

355243

CONDITION OF THE DIFFERENT STATE BANKS.

LETTER

FROM

THE SECRETARY OF THE TREASURY,

TRANSMITTING,

In compliance with a resolution of the House of Representatives of the 10th July last, statements showing the condition of the different State Banks in 1832.

FEBRUARY 13, 1833.

Read, and laid upon the table.

TREASURY DEPARTMENT, *February 12, 1833.*

SIR: I have the honor to state, that, in order to enable me to comply with the resolution of the House of Representatives, dated the 10th of July last, requiring the Secretary of the Treasury "to lay before this House, at the next and each successive session of Congress, copies of such statements or returns, showing the capital, circulation, discounts, specie, deposits, and condition, of the different State banks and banking companies, as may have been communicated to the Legislatures, Governors, or other officers of the several States within the year, and made public; and where such statements cannot be obtained, such other authentic information as will best supply the deficiency," a copy of said resolution was transmitted to the Governor of each State and Territory, accompanied by a request that he would communicate to the department the necessary information.

I now enclose communications received from Maine, Massachusetts, New Hampshire, Vermont, New York, Pennsylvania, Kentucky, Ohio, North Carolina, Georgia, Indiana, and Arkansas, which are all that have been received. Should any others come to hand before the close of the session, they will be forthwith transmitted to the House.

I have the honor to remain,

Very respectfully,

Your obedient servant,

LOUIS M'LANE,

Secretary of the Treasury.

The honorable THE SPEAKER
of the House of Representatives.

EXECUTIVE DEPARTMENT OF MAINE,
Augusta, July 27, 1832.

SIR: In compliance with the request communicated to me in your letter of the 12th inst. I have the honor to transmit for your information the accompanying abstract from the returns of the directors of the several incorporated banks within this State, made on the first and third days of June, 1832. The capital stocks of several new banks within the State, as appears by the acts incorporating them, are inserted by the pen in the printed abstract, but no returns of the state and condition of these banks have yet been made by the directors, and the amount of such capital stock is not included in the aggregate.

With high respect,

I have the honor to be, sir,

Your obedient servant,

SAM'L E. SMITH.

The honorable LOUIS M'LANE,

Secretary of the Treasury.

STATE OF MAINE.

AN ABSTRACT from the returns of the Directors of the several Incorporated Banks, within this State, made to the office of the Secretary of State, on the first and third days of June, 1832. Printed agreeably to the 24th section of an act entitled "An act to regulate Banks and Banking," passed March 31, 1831.

ROSCOE G. GREENE, *Secretary of State.*

BANKS.	DUE FROM THE BANK.						
	Capital stock.	Bills in circulation.	Net profits on hand.	Balances due to other banks.	Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits, and balances due to other banks excepted.	Cash deposited bearing interest.	Total amount due from the bank.
Augusta -	\$110,000	\$81,150	\$2,083 28	\$2,230 39	\$21,942 93	none	\$217,406 60
Bangor Commercial -	100,000	73,522	2,325 47	11,716 55	20,109 50	-	207,673 52
Bank of Portland -	200,000	55,359	5,768 32	9,207 69	135,332 83	-	405,667 84
Calais -	40,300	41,126	1,316 75	-	2,159 49	-	84,902 15
Canal -	332,550	56,690	8,743 78	261 64	53,462 64	-	451,908 06
Casco -	200,000	55,442	4,915 92	30,066 48	66,850 43	-	357,274 83
Central -	85,000	78,803	1,463 68	250 00	9,718 23	\$2,000	177,234 91
Commercial† -	*50,000						
Exchange† -	*100,000						
Franklin† -	*50,000						
Gardiner -	100,000	46,180	1,525 78	-	11,337 11	-	159,042 89
Kenduskeag† -	*50,000						
Lincoln -	100,000	66,989	-	-	49,265 90	-	216,254 90
Maine -	105,000	37,249	2,441 48	42,967 00	63,549 73	18,500	269,707 21
Manufacturers' -	100,000	42,376	1,831 08	-	*6,937 54	-	151,144 62
Manufacturers and Traders† -	*100,000						
Merchants -	150,000	54,621	2,476 12	22,086 77	66,814 83	-	295,998 72
Saco River† -	*50,000						
South Berwick -	*50,000	34,175	3,936 86	-	2,148 33	3,204	93,364 19
Thomaston -	50,000	51,196	4,159 93	-	15,488 95	-	120,844 88
Ticonic -	25,000	9,010	202 66	-	1,554 45	-	35,767 11
Union -	50,000	60,897	1,159 14	1,594 20	23,559 29	-	137,209 63
Waldo -	26,000	13,749	314 78	-	2,753 00	-	42,816 78
York -	50,000	61,049	749 55	-	15,387 52	-	127,186 07
	1,823,850	885,408	41,477 72	120,380 72	566,224 37	20,500	3,458,040 72

* Not included in the aggregate.

† New banks. No returns have been made. Capital stock as provided in the act of incorporation.

‡ \$404 of this sum is marked, in the return, "unclaimed dividends."

STATE OF MAINE.—ABSTRACT—Continued.

BANKS.	RESOURCES OF THE BANKS.						
	Gold, silver, and other coined metals, in its banking house.	Real estate.	Bills of other banks in- corporated in this State.	Bills of other banks with- out the State.	Balances due from other banks.	Amount of all debts due, includ- ing notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	Total amount of the re- sources of the bank.
Augusta -	\$5,212 47	\$3,570 93	\$3,564	\$2,308	\$15,239 19	\$187,736 08	\$217,630 67
Bangor Com- mercial -	8,719 82	3,560 00	279	514	12,874 16	181,726 54	207,673 52
Bank of Port- land -	24,164 77	7,000 00	2,510	2,568	32,075 59	337,349 48	405,667 84
Calais -	14,612 30	3,031 89	27	1,016	3,314 82	*62,900 14	84,902 15
Canal -	12,144 88	8,800 00	835	-	20,107 11	410,021 07	451,908 06
Casco -	23,878 12	7,830 37	1,623	1,169	14,948 33	307,826 01	357,274 83
Central -	2,521 65	500 00	3,404	391	7,966 64	162,451 62	177,234 91
Commercial Exchange -							
Franklin Gardiner -	4,671 94	2,490 00	1,549	2,352	19,349 95	128,630 00	159,042 89
Kenduskeag Lincoln -	6,037 17	1,114 63	800	2,196	86,083 24	120,023 86	216,254 90
Maine Manufactur- ers' -	34,777 83	7,500 00	5,488	1,150	14,215 42	207,362 70	270,493 95
Manufactur- ers and Traders' -	1,875 19	11,235 81	374	1,043	6,869 47	129,747 15	151,144 62
Merchants -	32,733 17	8,149 99	986	198	9,405 69	244,525 87	295,998 72
Saco River South Ber- wick -	1,259 47	1,500 00	-	488	3,425 36	86,691 39	93,364 19
Thomaston -	5,248 26	2,749 64	242	845	2,018 96	90,127 19	†120,868 42
Ticonic -	2,342 87	1,375 00	-	-	2,256 08	29,793 16	35,767 11
Union -	4,991 70	2,000 00	55	none	48,710 51	81,452 42	137,209 63
Waldo -	13,026 89	-	236	1,829	10,000 00	17,724 89	42,816 78
York -	1,478 78	-	627	1,440	33,686 41	89,953 88	127,186 07
	198,437 81	70,908 26	22,599	19,019	339,121 57	2,789,352 06	3,459,075 07

*Of this sum \$22,271 17 is in draughts lodged in the Globe Bank, Boston, for collection.

† Including funds in the hands of an Agent in Boston.

STATE OF MAINE.—ABSTRACT—Continued.

BANKS.	DIVIDENDS, RESERVED PROFITS, DOUBTFUL DEBTS, &c.					
	Rate and amount of the last dividend, and when declared.			Amount of reserved profits at the time of declaring the last dividend.	Amount of debts due and not paid, and considered doubtful.	Time at which each return was made.
	Rate.	Am't.	When declared.			
Augusta	4 per ct.	\$4,400	April 2, 1832	\$65 35	\$1,500 00	June 3d, 2 o'clock, P. M.
Bangor Commercial	\$4 50 pr. share.	2,250	April 2, 1832	-	-	June 3d, 2 o'clock, P. M.
Bank of Portland	4 per ct.	8,000	April 2, 1832	2,693 87	543 02	June 3d, 3 o'clock, P. M.
Calais	-	No dividend has been declared.	-	-	-	June 3d, 2 o'clock, P. M.
Canal	\$2 40 pr. share.	7,200	April 2, 1832	6,941 08	8,841 94	June 3d.
Casco	4½ pr. ct.	9,000	April 2, 1832	2,058 07	-	June 3d.
Central	2 per ct.	1,700	April 2, 1832	489 46	-	June 3d, 2 o'clock, P. M.
Commercial-Exchange	-	-	-	-	-	-
Franklin	-	-	-	-	-	-
Gardiner	4 per ct.	4,000	Mar. 5, 1832	41 85	1,500 00	June 3d, 10 o'clock, A. M.
Kenduskeag	-	-	-	-	-	-
Lincoln	4 per ct.	4,000	May 23, -	-	-	June 3d, 2 o'clock, P. M.
Maine	6½ pr. ct.	2,100	April 1, 1832	786 74	-	June 3d.
Manufacturers'	2 per ct.	2,000	April 2, 1832	631 51	2,040 00	June 3d, 2 o'clock, P. M.
Manufacturers' and Traders'	-	-	-	-	-	-
Merchants	3½ pr. ct.	5,000	April 2, 1832	80 67	-	June 3d, 2 o'clock, P. M.
Saco River	-	-	-	-	-	-
South Berwick	3½ pr. ct.	1,750	April 2, 1832	3,584 22	1,500 00	June 3d, 2 o'clock, P. M.
Thomaston	3 per ct.	1,500	Oct. 3, 1831	1,197 26	115 00	June 3d, 2 o'clock, P. M.
Ticonic	-	-	-	-	-	June 1st, 2 o'clock, P. M.
Union	4 per ct.	2,000	April 2, 1832	60 52	*1,227 29	June 3d, 2 o'clock, P. M.
Waldo	-	-	-	-	-	June 3d, 2 o'clock, P. M.
York	\$3 per share.	1,500	April 2, -	69 22	-	June 3d, 4 o'clock, P. M.
		54,650		15,115 60	15,767 25	

* Not included under "resources of the bank."

As the Cashier of each bank mentioned in the preceding abstract did not, as contemplated by law, "make a return of the state of such bank as it existed at 2 o'clock, P. M., on the first Monday of June," a column on the right has been added, showing the time specified in each.

COMMONWEALTH OF MASSACHUSETTS,

Secretary's Office, August 10, 1832.

SIR: I am directed by the Governor to transmit to you a printed document in relation to the condition of the banks in Massachusetts, within the year 1831, as furnishing all the information in the power of this department to communicate, in reply to the queries of your letter of July 12, 1832.

I have the honor to be,

Very respectfully,

Your obedient servant,

EDWARD D. BANGS, *Sec'y.*

Hon. LOUIS McLANE,

Secretary of the Treasury of U. S.

ABSTRACT from the returns of Banks in Massachusetts, showing the state of said Banks
Bangs, Secretary of

DUE FROM

Location and names of Banks.		Capital stock paid in.	Bills in circulation.
Places.	Names.		
<i>County of Suffolk.</i>			
Boston	American	\$500,000	\$120,797
Do	Atlantic	500,000	161,670
Do	Boston	600,000	180,752
Do	City	1,000,000	156,506
Do	Columbian	500,000	168,828
Do	*Commercial	500,000	114,361
Do	Commonwealth	500,000	124,142
Do	Eagle	500,000	117,461
Do	Franklin	100,000	99,300
Do	Globe	1,000,000	177,256
Do	Massachusetts	800,000	135,311
Do	*Merchants	500,000	200,864
Do	New England	1,000,000	120,398
Do	North	750,000	511,251
Do	State	1,800,000	184,147
Do	Suffolk	750,000	277,036
Do	*Traders	500,000	168,942
Do	Tremont	500,000	201,947
Do	Union	800,000	121,246
Do	Washington	500,000	122,060
<i>County of Essex.</i>			
Andover	Andover	100,000	50,729
Beverly	Beverly	100,000	39,842
Danvers	Danvers	120,000	89,130
Gloucester	Gloucester	120,000	88,712
Haverhill	Merrimack	150,000	134,907
Lynn	Lynn Mechanics'	150,000	70,165
Marblehead	Marblehead	120,000	76,031
Newburyport	Mechanics'	200,000	107,019
Do	*Merchants'	225,000	56,830
Salem	Asiatic	200,000	65,859
Do	Commercial	200,000	101,199
Do	Exchange	200,000	57,125
Do	General Interest	200,000	83,256
Do	Mercantile	200,000	83,037
Do	Merchants'	400,000	55,814
Do	*Naumkeag	104,800	56,128
Do	Salem	250,000	38,605
<i>County of Middlesex.</i>			
Cambridge	Cambridge	150,000	116,402
Do	*Middlesex	150,000	52,001
Charlestown	Bunker Hill	150,000	115,291
Lowell	Lowell	150,000	136,917
<i>County of Plymouth.</i>			
Plymouth	Plymouth	100,000	84,345

on the first Saturday of October, 1831; prepared for the use of the Legislature. Edward D. the Commonwealth.

THE BANK.

Net profits on hand.	Balances due to other banks.	Cash deposited, including all sums whatsoever, due from the bank, not bearing interest; its bills in circulation, profits and balances due to other banks excepted.	Cash deposited bearing interest.	Total amount due from the bank.
\$26,194 94	\$101,339 07	\$4,911 85	\$234,696 39	\$1,023,939 25
20,380 08	51,544 84	72,082 68	310,560 00	1,116,237 60
13,181 54	55,333 26	216,997 36	219,300 00	1,285,564 16
98,887 35	82,106 52	142,036 85	813,612 04	2,393,148 76
31,565 53	9,000 00	136,506 59	252,010 00	1,097,910 12
3,767 34	809 93	38,595 35	-	637,533 62
24,009 00	47,268 38	55,202 91	305,572 50	1,056,194 79
32,140 48	39,818 55	136,343 36	372,539 14	1,198,302 53
8,463 22	-	9,919 30	-	217,682 52
-	116,000 00	193,899 38	761,523 69	2,271,679 07
4,079 04	35,000 00	175,087 28	-	1,149,477 32
16,162 16	70,000 00	130,549 88	147,412 00	1,064,988 04
30,000 00	221,088 00	187,256 86	54,000 00	1,528,742 86
43,904 31	69,535 09	126,105 29	17,000 00	1,517,795 69
-	192,126 82	315,751 99	211,609 52	2,703,635 33
29,732 16	1,031,374 76	296,693 96	-	2,384,836 88
14,791 44	26,000 00	80,043 59	256,707 63	1,046,484 66
3,887 47	67,690 47	117,937 50	47,350 00	938,812 44
4,630 29	82,329 17	184,000 45	24,000 00	1,216,205 91
12,372 77	-	122,845 61	-	757,178 38
4,308 15	-	6,719 26	-	161,756 41
3,778 75	-	40,259 83	-	183,880 58
4,810 30	1,275 86	14,213 90	25,074 00	254,504 06
11,093 14	2,670 29	17,289 28	-	239,764 71
9,164 45	2,153 04	15,685 85	-	311,910 34
5,147 72	4,281 23	3,154 29	41,991 50	274,739 74
3,971 28	-	13,743 03	-	213,745 31
5,525 79	9,167 09	66,970 03	-	388,681 91
2,503 07	28,948 64	34,191 79	-	347,473 50
6,731 12	15,434 06	87,297 58	-	375,321 76
7,905 84	2,469 64	41,817 88	51,284 00	404,676 36
9,717 93	883 53	76,592 76	-	344,319 22
8,732 77	-	11,119 30	138,827 00	441,935 07
7,740 16	610 14	40,013 20	-	331,400 50
15,290 40	10,343 78	199,363 78	-	680,811 96
2,036 50	-	35,454 34	-	198,418 84
11,036 46	3,926 59	49,047 26	55,000 00	407,615 31
2,773 14	-	46,556 33	9,720 00	325,451 47
2,818 46	5,770 41	6,199 94	-	216,789 81
4,920 68	-	108,872 87	-	379,084 55
9,832 86	-	19,321 28	800 00	316,871 14
7,544 03	-	20,525 13	-	204,879 13

ABSTRACT—

RESOURCES OF

Names of Banks.	Gold, silver, and other coined me- tals in its banking house.	Real estate.	Bills of other banks incor- porated in this State.	Bills of oth'r banks in- corporated elsewhere.	Balances due from other banks.
American - - -	\$18,323 09	-	\$10,700	-	\$16,987 36
Atlantic - - -	905 09	\$36,729 85	5,496	-	76,038 29
Boston - - -	23,075 45	36,958 51	16,901	-	43,000 00
City - - -	29,537 55	31,624 68	37,346	\$7,455	71,735 85
Columbian - - -	25,256 21	-	42,121	-	59,392 16
*Commercial - - -	14,223 00	-	11,427	-	148,000 00
Commonwealth - - -	27,062 14	-	31,559	-	25,000 00
Eagle - - -	13,230 25	-	70,095	-	43,000 00
Franklin - - -	334 54	5,000 00	-	-	23,746 87
Globe - - -	105,024 79	-	86,725	-	49,000 00
Massachusetts - - -	30,625 04	29,000 00	35,058	1,390	25,080 20
*Merchants' - - -	7,288 60	-	57,780	-	-
New England - - -	32,744 77	40,000 00	20,560	-	40,804 53
North - - -	1,386 11	-	47,125	-	15,090 99
State - - -	24,321 90	51,759 00	45,243	-	42,022 99
Suffolk - - -	112,592 99	57,200 00	326,410 40	220,676 88	177,949 55
*Traders' - - -	24,589 99	-	29,399	-	35,000 00
Tremont - - -	21,948 57	36,037 06	29,586	-	25,356 31
Union - - -	58,097 46	121,191 21	26,927	2,251	42,272 98
Washington - - -	7,440 51	3,291 09	13,089	-	33,182 25
Andover - - -	2,575 70	1,395 00	803	394	10,645 86
Beverly - - -	2,904 13	5,866 17	932 58	33	55,713 93
Danvers - - -	4,978 52	5,073 95	1,112	15	10,912 07
Gloucester - - -	5,531 43	7,912 50	3,921	780	20,880 01
Merrimack, - - -	8,154 46	7,121 26	1,114	403	68,560 21
Lynn Mechanics' - - -	3,285 58	6,765 25	3,493	55	15,221 60
Marblehead - - -	3,986 94	13,855 67	1,149	-	15,431 54
Mechanics' - - -	11,726 14	23,567 16	2,901	1,178	71,381 89
*Merchants' - - -	26,602 71	10,000 00	1,216	565	142,681 67
Asiatic - - -	8,655 62	-	11,492	300	2,412 50
Commercial - - -	10,286 00	4,410 44	3,666 51	-	13,854 28
Exchange - - -	9,762 63	6,000 00	1,763	192	589 40
General Interest - - -	4,383 88	-	36,009	-	5,152 70
Mercantile - - -	6,484 65	3,315 82	9,386	-	19,830 09
Merchants' - - -	12,520 09	4,203 98	2,496 02	-	22,741 05
*Naumkeag - - -	16,270 60	-	8,850 25	-	39,737 37
Salem - - -	17,193 58	950 25	2,193	-	6,572 20
Cambridge - - -	3,107 38	9,335 46	29	-	16,565 73
*Middlesex - - -	8,228 51	0	197	29	5,000 00
Bunker Hill - - -	6,761 66	10,000 00	2,534	-	36,818 55
Lowell - - -	1,852 47	800 00	806	78	16,496 66
Plymouth - - -	5,192 33	3,000 00	9,027	-	30,747 38
*Fairhaven - - -	6,391 90	400 00	5,804	255	39,441 37
Bedford Commercial - - -	40,699 15	6,000 00	3,924	815	53,432 19
Merchants' - - -	8,078 29	-	3,621	4,483	1,497 34
Pawtucket - - -	2,060 19	8,270 00	39	944	13,695 86

Continued.

THE BANK.

Amount of all debts due, including notes, bills of exchange, and all stocks & funded debts of every description, excepting the balances due from other banks.	Total amount of the resources of the bank.	Rate and amount of the last dividend.	Amount of reserved profits at the time of declaring the last dividend.	Amount of debts due to the bank, secured by pledge on its stock.	Amount of debts due and not paid, and considered doubtful.
\$977,928 80	\$1,023,939 25	3 per ct. \$15,000	\$14,598 99	\$21,250	\$8,332 96
997,068 37	1,116,237 60	3 " 15,000	8,978 47	6,050	3,562 58
1,165,629 20	1,285,564 16	3 " 18,000	6,395 01	5,750	
2,215,459 68	2,393,148 76	3 " 30,000	65,992 85	8,600	41,218 28
971,140 75	1,097,910 12	2½ " 12,500	19,065 53		
483,883 62	657,533 62	-	-	43,000	
972,573 65	1,056,194 79	3 " 15,000	8,000 00	34,062	8,474 00
1,071,977 28	1,198,302 53	3 " 15,000	17,965 09	3,150	2,521 91
188,601 11	217,682 52	3½ " 3,250	3,192 97	7,946	3,331 26
2,030,929 28	2,271,679 07	3 " 30,000	20,052 78	14,780	
1,028,324 08	1,149,477 32	2½ " 20,000	879 04	18,400	
999,919 44	1,064,988 04	-	-	24,750	
1,444,270 87	1,578,380 17	3 " 30,000	-	5,500	
1,454,193 59	1,517,795 69	2½ " 24,375	8,427 00	26,155	755 97
2,540,288 44	2,703,635 33	2½ " 45,000	49,596 05	44,295	68,674 12
1,490,007 06	2,384,836 88	3 " 22,500	29,732 16	5,500	
957,495 67	1,046,484 66	-	-	11,850	
825,884 50	938,812 44	3 " 15,000	36,126 25	7,450	
965,466 26	1,216,205 91	2½ " 20,000	-	27,500	3,119 20
700,175 53	757,178 38	2½ " 12,500	11,146 11	7,620	8,540
145,942 85	161,756 41	3 " 3,000	255 78	2,600	870
118,430 77	183,880 58	3 1-25 " 3,040	2,702 47	1,000	2,000
232,412 52	254,504 06	4 " 4,800	934 89	23,027 75	800
200,739 77	239,764 71	2½ " 3,000	5,942 11	31,600	7,200
226,557 41	311,910 34	4 " 6,000	3,412 42	8,300	500
245,919 31	274,739 74	3½ " 3,500	803 97	160 60	
		on 100,000			
179,322 10	213,745 31	2½ per ct. 3,000	-	950	
277,927 72	388,681 91	1½ " 3,000	2,832 67	13,350	
166,408 34	347,473 72	-	2,503 07	2,800	
352,461 64	375,321 76	3 " 6,000	607 22	4,000	
372,459 13	404,676 56	3 " 6,000	448 04	4,157	1,336 37
326,011 19	344,319 22	3 " 6,000	1,499 45	2,000	
396,389 49	441,935 07	2½ " 5,000	3,732 77	2,900	
292,383 94	331,400 50	2 " 4,000	747 31	6,350	
638,850 82	680,811 96	3 " 12,000	817 68	5,400	
133,560 62	198,418 84				
380,704 28	407,615 31	2½ " 6,250	4,786 46	8,500	3,900
296,413 90	325,451 47	3½ " 5,250	2,773 14	11,670	
203,335 30	216,789 81	-	-	36,850	
322,970 34	379,084 55	4 " 6,000	1,647 27	16,255	
296,838 01	316,871 14	3½ " 4,875	2,279 90	10,040	500
164,456 45	212,423 16	3 " 3,000	1,743 37	4,500	200
148,633 14	200,925 41	-	-	600	
579,709 03	684,579 37	9 " 22,500			
		on 250,000			
695,653 88	718,333 51	5½ per ct. 13,125	1,492 61	1,600	
		on 250,000			
152,595 05	177,604 10	2 per ct. 2,000	6,770 94	2,320	24,707 95

ABSTRACT—

DUE FROM

Location and names of Banks.				Capital stock paid in.	Bills in circulation.
Places.		Names.			
<i>County of Bristol.</i>					
Fairhaven	-	-	*Fairhaven	\$100,000	\$49,697
New Bedford	-	-	Bedford Commercial	400,000	187,360
Do	-	-	Merchants'	400,000	163,117
Pawtucket	-	-	Pawtucket	100,000	27,931
Taunton	-	-	*Cohannet	100,000	38,675
Do	-	-	Taunton	250,000	119,459
Troy	-	-	Fall River	200,000	65,471
<i>County of Barnstable.</i>					
Falmouth	-	-	Falmouth	100,000	54,666
Yarmouth	-	-	Barnstable	100,000	65,327
<i>County of Nantucket.</i>					
Nantucket	-	-	Man. and Mechanics'	100,000	83,057
Do	-	-	Pacific	200,000	85,435 50
<i>County of Norfolk.</i>					
Dedham	-	-	Dedham	100,000	137,662
Roxbury	-	-	Norfolk	200,000	134,869
<i>County of Worcester.</i>					
Leicester	-	-	Leicester	100,000	68,198
Mendon	-	-	Mendon	100,000	99,128
Millbury	-	-	Millbury	100,000	68,956
Oxford	-	-	Oxford	100,000	57,432
Uxbridge	-	-	Blackstone	100,000	47,845
Worcester	-	-	Central	100,000	115,945
Do	-	-	Worcester	200,000	72,041
<i>County of Hampshire.</i>					
Amherst	-	-	Amherst	100,000	72,274
Northampton	-	-	Hampshire	100,000	86,103
Ware	-	-	Hamp. Manufactur'g	100,000	106,654
<i>County of Hampden.</i>					
Springfield	-	-	Springfield	250,000	163,992
Westfield	-	-	Hampden	100,000	63,937 50
<i>County of Franklin.</i>					
Greenfield	-	-	Greenfield	100,000	107,835
<i>County of Berkshire.</i>					
Pittsfield	-	-	Agricultural	100,000	105,304
Stockbridge	-	-	Housatonic	100,000	75,327
Aggregate of 70 banks				21,439,800	7,739,317

Continued.

THE BANK.

Net profits on hand.	Balances due to other banks.	Cash deposited, including all sums whatsoever, due from the bank, not bearing interest; its bills in circulation, profits and balances due to other banks, excepted.	Cash deposited, bearing interest.	Total amount due from the bank.
\$2,398 71	\$832 15	\$47,997 55	- -	\$200,925 41
15,038 23	2,423 52	79,757 62	- -	684,579 37
12,975 97	58,201 65	79,038 89	- -	713,333 51
8,636 26	5,572 83	25,969 01	\$9,495 00	177,604 10
1,169 17	803 45	11,607 61	- -	152,255 23
- -	1,830 18	17,870 75	30,773 66	437,611 97
7,215 98	3,948 10	18,550 43	- -	295,185 51
2,781 54	- -	18,642 51	- -	176,090 05
3,935 76	- -	3,486 48	12,541 18	185,272 42
4,345 03	- -	39,841 14	12,998 84	240,242 01
25,574 39	567 23	77,012 95	77,243 55	465,833 62
4,631 61	133 00	28,476 75	3,974 31	274,877 67
2,285 20	- -	24,066 02	31,727 18	392,947 40
2,232 11	- -	8,540 74	- -	178,970 85
7,341 96	- -	1,514 89	- -	207,984 85
3,915 97	- -	5,971 53	925 88	179,769 38
3,837 50	334 08	10,088 80	5,850 00	177,542 38
5,026 59	1,100 00	1,665 05	2,869 67	158,526 31
2,411 52	- -	18,263 38	5,000 00	241,619 90
- -	2,463 63	40,501 62	1,900 00	316,906 25
5,751 28	- -	4,777 65	1,624 00	186,426 85
1,991 37	678 40	9,896 00	- -	198,668 77
8,113 45	- -	774 04	- -	215,541 49
13,643 30	738 72	35,119 98	- -	463,494 00
4,528 25	102 47	5,266 92	- -	163,835 14
8,449 81	7,603 18	8,505 18	3,000 00	235,393 17
9,814 60	1,750 82	30,284 78	- -	247,154 20
834 65	2,232 86	15,300 40	435 00	194,129 91
734,312 33	2,477,615 43	4,401,965 62	4,550,947 63	41,393,083 33

ABSTRACT—

RESOURCES OF

Names of Banks.	Gold, silver, and other coined me- tals in its banking house.	Real estate.	Bills of other banks incor- porated in this State.	Bills of other banks in- corporated elsewhere.	Balances due from other banks.
*Cohannet - - -	\$16,626 27	- - -	\$1,057	\$223	\$44,510 03
Taunton - - -	4,706 38	\$5,853 55	179	149	18,518 09
Fall River - - -	4,426 59	3,400 00	-	3,540	14,071 27
Falmouth - - -	3,339 00	3,900 00	2,323	325	38,579 57
Barnstable - - -	5,063 38	2,500 00	1,090	1,132	40,688 85
Manufact'g and Mechanics' - - -	3,060 30	7,809 38	1	248	96,005 90
Pacific - - -	3,638 97	20,845 79	5,272 53	4,000	6,093 98
Dedham - - -	2,855 49	8,330 02	128	315	33,598 28
Norfolk - - -	1,402 07	1,100 00	644	39	30,629 47
Leicester - - -	1,571 92	2,250 00	445	-	8,947 74
Mendon - - -	1,412 36	1,000 00	670	409	15,020 58
Millbury - - -	1,422 20	745 56	692	131	2,834 91
Oxford - - -	7,276 87	150 00	360	695	18,434 36
Blackstone - - -	2,577 74	959 43	775	2,039	9,037 53
Central - - -	2,021 84	-	2,121	177	31,006 87
Worcester - - -	7,509 41	12,000 00	3,693	913	-
Amherst - - -	6,402 55	2,772 65	1,609	491	8,342 01
Hampshire - - -	7,401 82	3,500 00	2,232	724	21,035 05
Hampshire Manufacturing - - -	849 56	3,785 30	3,023	2,316	3,893 25
Springfield - - -	5,279 00	6,200 00	6,500	3,544	135,469 21
Hampden - - -	4,734 94	3,000 00	774	875	40,724 10
Greenfield - - -	3,262 70	2,500 00	30	57	3,000 00
Agricultural - - -	1,703 19	1,000 00	4,471	1,008	62,852 99
Housatonic - - -	5,730 59	2,671 90	4,450	4,974	15,706 50
Aggregate of 70 banks -	919,959 73	683,307 89	1,104,567 29	270,606 88	2,427,679 57

Capital stock paid in - - -	-	-	-	-	\$21,439,800 00
Bills in circulation - - -	-	-	-	-	7,739,317 00
Net profits on hand - - -	-	-	-	-	734,312 33
Balances due to other banks - - -	-	-	-	-	2,477,615 43
Cash deposited, &c. not bearing interest - - -	-	-	-	-	4,401,965 62
Cash deposited bearing interest - - -	-	-	-	-	4,550,947 68
Due from the banks - - -	-	-	-	-	41,393,083 33
Gold, silver, &c. in banks - - -	-	-	-	-	919,959 73
Real estate - - -	-	-	-	-	683,307 89
Bills of banks in this State - - -	-	-	-	-	1,104,567 29
Bills of banks elsewhere - - -	-	-	-	-	270,606 88
Balances due from other banks - - -	-	-	-	-	2,427,679 57
Due to the banks, excepting balances - - -	-	-	-	-	36,040,760 76
Total resources of the banks - - -	-	-	-	-	41,445,700 09

Continued.

THE BANK.

Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.	Total amount of the resources of the bank.	Rate and amount of the last dividend.	Amount of reserved profits at the time of declaring the last dividends.	Amount of debts due to the bank, secured by a pledge of its stock.	Amount of debts due and not paid, and considered doubtful.
\$89,838 93	\$152,255 23	-	-	\$9,945 72	
414,387 50	442,611 97	4 pr. ct. \$10,000	\$6,428 38	13,875 63	
269,747 65	295,185 51	3 " 6,000	-	17,605	\$1,200
127,621 48	176,090 05	3 " 3,000	182 24	7,200	
134,763 13	185,237 36	3 " 3,000	1,862 87	7,800 40	200
133,117 43	240,242 01	3 " 3,000	2,750 34	2,470	14,000
425,982 35	465,833 62	3 " 6,000	17,550 91	12,000	17,000
229,650 88	274,877 67	3 " 3,000	1,615 76	4,282 95	
359,132 86	392,947 40	3 " 6,000	1,028 53	16,900	
165,756 19	178,970 85	3½ " 3,500	2,232 11	8,095 39	700
189,472 91	207,984 85	4 " 4,000	3,301 64	-	1,643 69
173,943 71	179,769 38	3 " 3,000	100 56	3,600	6,850
150,626 15	177,542 38	3 " 3,000	-	20,492 53	6,305 08
143,117 56	158,506 31	3½ " 3,250	340 26	10,620	2,423 95
206,293 19	241,619 90	3½ " 3,500	2,411 52	100	
283,366 64	307,482 05	2½ " 5,000	-	2,000	9,500
166,809 72	186,426 65	3 " 3,000	2,090 16	2,867	6,483 03
163,775 90	199,668 77	3 " 3,000	926 10	4,400	1,000
201,564 04	215,436 15	3 " 3,000	3,800 27	-	2,750
306,501 79	463,494 00	3 " 7,500	2,834 08	8,800	
113,727 10	163,835 14	-	1,894 18	28,170	4,142 34
226,543 47	235,393 17	3½ " 3,500	3,502 72	-	
176,119 02	247,154 20	4 " 4,000	4,559 54	28,450	2,345 12
160,596 92	194,129 91	3 " 3,000	834 65	2,200	1,500
36,040,760 76	41,445,700 09		563,715	409,128 76	752,312 37
					268,687 81

Amount of last dividend - - - - - \$566,715 00
 Amount of reserved profits - - - - - 409,128 76
 Debts secured by pledge of stock - - - - - 752,312 37
 Debts due, and considered doubtful - - - - - 268,687 81
 Rate of dividend on amount of capital of the banks, as existing when dividend was made,
 3 per cent., less 1-3d of 1-100th part of 1 per cent.

REM.—Those banks marked with an asterisk (*) are new banks, and had made no dividend on the first Saturday of October. Several banks, whose capitals have been increased, declared their last dividend on the amount of their former capital. The Mendon bank, which was in operation on the first of October, under its old charter, has not accepted a renewal, and is, consequently, no longer in operation. The Railroad bank, in Lowell, Oriental bank, in Boston, Citizens' bank, in Nantucket, and Grand bank, in Marblehead, have gone into operation since October 1st, making 73 banks now in existence.

ABSTRACT from the Returns of Banks in Massachusetts, showing the State of said Banks on the 1st Saturday of August, 1832. Prepared for the use of the Legislature. Edward D. Bangs, Secretary of the Commonwealth.

DUE FROM THE BANK.

LOCATION AND NAMES OF BANKS.		Names.	Capital stock paid in.	Bills in circulation.	Net profits on hand.	Balances due to other banks.	Cash deposited, including all sums whatsoever, not bearing interest, its bills in circulation, profits & balances due to other banks excepted.	Cash deposited bearing interest.	Total amount due from the bank.
Places.									
<i>County of Suffolk.</i>									
Boston	-	American	\$ 500,000	75,133	23,900 43	\$ 42,174 50	58,781 23	366,084 52	1,066,073 63
Do	-	Atlantic	500,000	150,805	37,510 37	93,811 39	48,698 58	345,050 22	1,173,875 56
Do	-	Boston	600,000	87,978	40,866 62	35,505 12	152,690 39	287,510 88	1,204,551 01
Do	-	City	1,000,000	149,644	55,002 81	49,734 67	73,667 22	814,111 80	2,242,160 50
Do	-	Columbian	500,000	90,267	38,238 68	4,000 00	87,790 44	284,097 00	1,004,393 12
Do	-	Commercial	500,000	298,959	27,243 19	36,882 29	48,188 34	173,258 39	1,014,531 21
Do	-	Commonwealth	500,000	74,518	18,755 79	16,000 00	23,812 70	443,000 00	1,073,086 49
Do	-	Eagle	500,000	109,653	32,897 44	73,331 80	81,626 66	407,468 94	1,204,977 84
Do	-	Franklin	150,000	121,069	9,411 82	-	3,127 69	-	283,608 51
Do	-	Globe	1,000,000	125,847	27,550 93	63,692 65	104,115 40	639,914 52	2,015,120 50
Do	-	Hamilton	500,000	67,156	22,472 81	6,016 74	24,718 14	217,700 00	838,063 69
Do	-	Massachusetts	800,000	127,650	17,311 95	25,000 00	92,760 50	-	1,062,722 45
Do	-	Merchants'	750,000	200,048	39,732 55	55,000 00	140,770 63	292,884 10	1,478,435 28
Do	-	New England	1,000,000	87,166	20,000 00	108,541 06	58,247 81	22,000 00	1,265,954 87
Do	-	North	750,000	280,262	34,753 53	7,845 86	93,252 06	92,500 00	1,358,018 45
Do	-	Oriental	750,000	145,982	43,318 08	63,584 62	43,005 10	309,886 67	1,355,776 47
Do	-	State	1,800,000	150,466	57,606 29	81,356 08	170,931 92	552,572 96	2,592,933 25
Do	-	Suffolk	750,000	239,905	53,151 65	944,230 27	105,326 67	7,000 00	2,099,613 59
Do	-	Traders'	500,000	200,803	30,038 03	-	44,219 61	227,764 07	1,002,834 71
Do	-	Tremont	500,000	116,258	18,473 74	51,266 26	96,337 85	81,743 41	864,079 26
Do	-	Union	800,000	102,795	14,978 30	91,232 28	123,271 62	10,500 00	1,142,777 30
Do	-	Washington	500,000	127,765	25,311 39	-	82,282 60	5,000 00	740,358 99
<i>County of Essex.</i>									
Andover	-	Andover	125,000	43,179	3,742 25	-	7,444 89	-	179,366 14
Beverly	-	Beverly	100,000	35,971	492 74	-	13,186 50	-	149,650 24
Danvers	-	Danvers	120,000	74,841	3,947 18	1,474 52	26,788 95	28,349 00	255,400 65
Gloucester	-	Gloucester	160,000	67,378	1,428 83	304 35	34,290 68	-	263,401 86
Haverhill	-	Merrimack	210,000	120,082	6,911 06	-	18,755 58	-	355,748 64
Lynn	-	Lynn Mechanics'	150,000	61,701	4,332 62	11,984 23	4,207 58	45,884 75	278,110 18

ABSTRACT—Continued.

RESOURCES OF THE BANK.

Names.	Gold, silver and other coined metals in its banking house.	Real estate.	Bills of other banks incorporated in this State.	Bills of other banks incorporated elsewhere.	Balances due from other banks.	Amount of all debts due in exchange, & all stocks & funded debts of every description, excepting the balances due from other banks.	Total amount of the resources of the banks.	Rate and amt. of the last dividend.	Am't of accrued profits at the time of declaring the last dividend.	Amount of profits due to the bank, secured by a pledge of its stock.	Amount of debts due & not paid, & doubtful.	
American	32,754 35	1,666 67	19,755	-	19,934 05	991,963 61	1,066,073 68	3 p. ct.	15,000	9,819 89	27,643	8,3 296
Atlantic	4,242 79	43,071 06	23,488	4,548	100,814 64	997,711 07	1,173,875 56	"	15,000	7,246 20	2,850	1,656 41
Boston	16,145 15	36,958 51	10,095	-	36,000	1,105,352 35	1,204,551 01	"	18,000	7,799 01	5,750	-
City -	18,324 60	31,624 68	14,316	4,600	65,186 45	2,108,108 77	2,242,160 50	"	30,000	38,801 96	8,500	-
Columbian	18,524 22	-	30,623	-	85,389 39	869,856 51	1,004,393 12	"	15,000	8,671 13	-	-
Commercial -	4,435 35	-	34,178 73	-	16,000	959,917 13	1,014,53 21	3 1/2 "	16,250	12,691 15	52,400	-
Comm'nwealth	25,651 98	-	29,070	-	29,000	989,364 51	1,073,086 49	2 1/2 "	12,500	9,000	53,275	-
Eagle	16,455 16	-	29,114	-	82,000	1,077,408 68	1,204,977 84	3 "	15,000	23,345 36	3,200	1,887 82
Franklin	13,513 70	5,000	-	-	13,424 85	251,669 96	283,608 51	3 1/2 "	3,500	5,222	23,600	3,926 60
Globe	75,610 35	-	104,446	-	92,465 44	1,742,598 71	2,015,120 50	"	30,000	27,632 34	22,680	-
Hamilton	7,694 71	-	18,574	-	24,680 73	787,114 25	838,063 69	-	-	-	1,500	-
Massachusetts	25,725 02	29,000	4,943	-	27,389 78	975,664 65	1,062,722 45	2 1/2 "	19,200	599 82	9,000	800 }
Merchants	34,055 65	-	50,712	-	44,000	1,349,667 63	1,478,435 28	4 "	21,000	14,234 87	79,750	Forty.
New England	51,956 20	40,000	28,300	-	20,602 00	1,166,864 83	1,307,723 03	3 "	30,000	-	-	2,855 15
North	21,333 30	-	50,409	-	20,291 05	1,166,585 10	1,258,618 45	3 1/2 "	24,375	17,449 87	32,985	-
Ontario	22,174 85	-	35,319	-	32,621 63	1,265,660 99	1,355,776 47	2 "	10,000	14,227 38	35,932	-
State	26,652 96	52,441 45	30,055	-	42,596 84	2,441,187	2,592,933 25	2 1/2 "	49,500	47,618 03	59,710	66,399 90
Suburb	127,131 43	54,274 58	214,295	40,458	346,090 67	1,217,363 51	2,099,613 59	3 "	22,500	27,126 73	10,300	-
Traders	2,415 41	-	36,164	-	20,000	944,245 30	1,002,824 71	4 1/2 "	22,500	14,878 92	17,200	-
Trenont	2,366 28	36,051 38	31,273	-	37,042 19	757,346 41	864,079 26	3 "	15,000	5,131 05	6,600	-
Union	44,411 03	122,069 53	35,307	95	59,787 94	881,106 90	1,142,777 20	2 1/2 "	20,000	-	48,100	1,119 20
Washington	4,807 36	2,998 77	15,037	-	29,141 43	688,374 43	740,358 99	2 1/2 "	13,750	12,168	4,540	9,600
Andover	2,712 74	4,425 44	370	77	3,571 80	168,209 16	179,366 14	"	3,750	289	3,430	-
Beverly	2,574 50	5,866 17	778 10	61	7,842 56	132,527 91	149,650 24	"	3,000	190 92	2,055	-
Danvers	5,178 27	5,684 57	1,170	61	6,204 82	237,701 99	255,400 65	4 "	4,800	643 52	17,827 3	807 47
Gloucester	7,929 84	11,907 38	2,350	1,259	11,130 57	228,825 07	263,401 86	3 1/2 "	4,200	598 40	35 500	-
Merrimack	7,953 89	7,638 84	390	312	32,919 49	306,534 42	355,748 64	4 "	12,000	-	8,159	3,174 06
Lynn Mechan.	4,315 45	6,765 25	394	-	3,738 71	262,896 57	278,110 18	3 1/2 "	5,250	1,167 62	10,408	-

ABSTRACT—Continued.

DUE FROM THE BANK.

LOCATION AND NAMES OF BANKS.		Capital stock paid in.	Bills in circulation.	Net profits on hand.	Balanced due to other banks.	Cash deposited, including all sums withdrawn from the bank, not bearing interest: its bills in circulation, profits and balances due to other banks excepted.	Cash deposited bearing interest.	Total amt due from the bank.
Places.	Names.							
<i>Co'ty of Essex—Continued.</i>								
Methuen	Grand Bank	100,000	53,200	3,314 81	816 53	4,190 39	-	161,521 73
Do	Marblehead	120,000	41,116	1,303 15	-	7,194 93	-	169,614 13
Newburyport	Mechanics'	200,000	89,944	10,526 91	12,782 96	54,714 48	-	367,968 35
Do	Merchants'	225,000	77,214	8,063 50	4,664 99	49,897 35	1,741 51	366,581 35
Salem	Asiatic	200,000	50,915	7,487 42	11,404 27	41,038 26	29,500	340,342 95
Do	Commercial	200,000	64,636	6,177 43	10,495 55	16,370 33	81,252	378,831 36
Do	Exchange	200,000	31,236	9,328 62	2,908 78	18,732 06	6,200	268,405 46
Do	General Interest	200,000	95,250	14,105 34	-	5,718 67	143,273 53	453,347 54
Do	Mercantile	200,000	67,593	4,648 99	13,654 54	23,980 61	25,150	335,233 12
Do	Merchants'	400,000	54,247	9,231 66	9,386 34	98,909 29	16,550	588,124 27
Do	Seamkeag	200,000	93,061	8,597 76	2 25	-	98,882 70	40,565 71
Do	Salem	250,000	41,696	7,119 43	550 53	62,079 26	15,400	376,845 22
<i>County of Middlesex.</i>								
Brighton	Brighton	75,000	47,379	1,008 01	-	8,075 39	500	131,962 40
Cambridge	Cambridge	150,000	79,731	5,613 31	-	13,745 88	20,150	269,240 19
Do	Charles River	50,000	11,006	-	-	6,484 89	-	67,490 89
Do	Middlesex	150,000	67,814	3,709 59	1,595 83	8,489 68	-	231,609 10
Charlestown	Bunker Hill	150,000	88,994	11,343 03	-	74,414 02	-	324,751 05
Concord	Concord	50,000	40,497	574 68	-	3,059 33	2,475	96,606 01
Lowell	Lowell	250,000	84,164	10,330 39	-	16,832 95	15,000	376,327 34
Do	Railroad	400,000	213,901	16,974 92	-	19,544 43	4,590	655,010 35
<i>County of Plymouth.</i>								
Plymouth	*Old Colony	75,000	63,650	3,429 72	-	7,177 74	-	149,257 46
Do	Plymouth	100,000	48,534	6,300 14	-	22,585 33	-	171,119 35
<i>County of Bristol.</i>								
Fairhaven	Fairhaven	100,000	51,705	3,991 23	1,418 59	20,032 52	-	177,147 34
New Bedford	Bedford Com'cial	400,000	191,780	15,421 56	10,224 79	20,240 65	-	547,666 80
Do	*Marine	100,000	17,461	1,639 51	7,528 05	17,571 48	28,080	172,279 04
Do	*Mechanics'	200,000	52,114	7,546 03	5 46	21,829 26	-	286,925 33
Do	Merchants'	400,000	112,557	15,907 80	10,489 02	49,034 30	11,000	598,988 12
Pawtucket	Pawtucket	100,000	23,960	736 71	1,351 61	29,854 82	1,500	157,403 14

ABSTRACT—Continued.

RESOURCES OF THE BANK.

Names.	Gold silver & other coin- ed means in its banking house.	Real estate.	Bills of oth- er banks in corporated in this State	Bills of oth- er banks incorpor- ated else- where.	Balances due from other banks	Am't of all deb- ts including notes, bills on exchange & all other & funded debts of every description the bank re- ceiving the balance due from other banks.	Total am't of the re- sources of the bank.	Rates & amount of the last div- idend.	Am't of re- serve paid off since date of last dividend of the bank secured by consideration of the debt of doubtful its stock.	
									Am't of re- serve paid off since date of last dividend of the bank secured by consideration of the debt of doubtful its stock.	Am't of re- serve paid off since date of last dividend of the bank secured by consideration of the debt of doubtful its stock.
Grand Bank	3,538 83	5,719 90	623	-	3,000	148,640	161,521 73 2 1/2	pr. ct.	2,500	392 26
Marblehead	4,586 29	13,855 67	126	-	4,547 47	116,698 70	169,614 13 3	"	3,600	-
Mechanics'	7,620	15,180 24	3,005	320	19,893 53	322,034 58	367,968 35 3	"	6,000	4,285 17 11,450
Merchants'	9,578 27	10,000	3,991	-	22,634 18	320,377 90	366,881 35 3 1/2	"	7,575	2,053 37 1,575
Assatic	8,751 77	-	12,090	536	12,446 40	306,698 78	340,342 95 3	"	6,000	683 68 3,190
Commercial	9,563 02	4,410 44	3,676	-	1,336 40	359,345 56	378,811 36 3	"	6,000	3,236 11 2,747
Exchange	5,356 54	5,000	1,772 33	-	749 93	255,626 66	268,403 46 3	"	6,000	4,488 19 1,553 33
General Int'rst	3,603 97	-	5,616 48	-	5,093 55	384,083 54	458,347 54 1/2	"	7,000	6,625 35 3,200
Mer antile	6,046 06	3,315 82	5,623	-	53 27	520,194 97	553,347 54 1/2	"	6,000	1,403 01 1,400
Merchants'	6,012 17	4,295 56	552 76	-	34,638 44	542,605 34	553,233 12 3	"	7,000	897 89 8,775
Nantucket	10,769 46	-	13,724 01	952	14,424 93	361,393 11	400,563 71 1/2	"	7,000	1,812 18 15,650
Salem	10,671 98	1,950 25	1,566	-	38,415 93	324,241 06	376,845 22 3	"	7,500	1,863 11 6,500
Brighton	3,548 81	3,119 71	146	-	20,663 07	104,384 77	111,962 40	"	5,250	3,606 31 9,756 07
Cambridge	3,968 05	9,335 46	13	-	23,188 22	232,755 46	269,240 19 3 1/2	"	6,000	1,190 15 37,000
Charles River	5,225 46	-	590	-	13,783 61	45,891 82	67,499 89	"	6,000	2,406 71 11,365
Middlesex	1,380 98	-	528	922	13,600	215,778 12	231,609 10 4	"	7,500	2,663 73 42,250
Bunker Hill	4,025 10	10,000	203	-	20,548 19	281,974 76	324,731 05 4	"	5,500	538 18 11,640
Concord	5,330 22	975 26	9,747	140	45,530 31	34,863 22	96,806 01	"	3,000	759 71 4,500
Lowell	2,052 36	800	1,894	36	8,142 91	365,422 07	376,327 34 5	"	4,250	1,307 94 810
Railroad	8,740 48	-	1,873	294	16,208 55	627,794 32	655,010 35 2 1/2	"	12,000	5,187 97 1,580
Old Colony	1,022 97	2,745 81	2,010	-	17,761 90	125,716 78	149,257 46	"	2,300	2,870
Plymouth	2,992 31	3,000	6,707	-	4,281 82	160,438 34	177,419 47 3	"	-	-
Fairhaven	3,737 71	5,600 31	4,260	71	5,379 23	158,099 08	177,147 34 4 1/2	"	-	-
Bedford Com'l	22,966 90	6,000	469	274	19,955 82	498,001 06	547,668 89 3	"	-	-
Marine	4,131 81	8,154 50	1,716	514	17,547 40	140,202 53	172,279 04	"	-	-
Mechanics'	4,332 23	3,700 72	1,486	1,351	10,944 93	261,110 43	286,925 33	"	-	-
Merchants'	7,176 31	4,587 83	979	991	17,010 41	568,240 57	598,988 12 3	"	-	-
Pawtucket	3,181	9,270	16	953 62	4,036 36	139,946 16	157,403 14 2 1/2	"	-	-

16,543 67

ABSTRACT—Continued.

DUE FROM THE BANK.

LOCATION AND NAMES OF BANKS.		Names.	Capital stock paid in.	Bills in circulation.	Net profits on hand.	Balance due to other banks.	Cash deposited, including all sums whatsoever, due from the bank, not bearing interest; its bills in circulation, profits and balances due to other banks excepted.	Cash deposited bearing interest.	Total amt due from the bank.
Places.									
<i>Co'y of Bristol—Continued.</i>									
Taunton	-	Cohannet	101,000	65,774	3,275 58	-	7,861 89	-	176,911 47
Do	-	Taunton	250,000	90,826	7,744 49	5,977 81	12,753 97	46,806 98	420,990 65
Troy	-	Fall River	200,000	51,057	5,484 53	1,549 92	16,111 71	-	274,203 16
<i>County of Barnstable.</i>									
Falmouth	-	Falmouth	100,000	55,179	2,688 21	-	5,781 15	-	163,648 36
Yarmouth	-	Barnstable	100,000	66,291	5,400 37	-	4,199 69	14,148 25	190,039 31
<i>County of Nantucket.</i>									
Nantucket	-	Citizens'	100,000	47,742	2,602 69	-	22,615 31	13,004 22	185,964 22
Do	-	Man. & Mechanics'	100,000	83,854	6,129 76	-	26,492 75	13,852 19	230,328 70
Do	-	Pacific	200,000	85,480 50	24,917 03	-	81,819 58	87,481 50	479,698 61
<i>County of Norfolk.</i>									
Dedham	-	Dedham	100,000	98,341	4,498 64	5,867	22,123 57	955	231,785 21
Dorchester	-	*Dorchester and Milton	52,000	25,078	478 29	-	7,207 09	-	84,763 38
Roxbury	-	Norfolk	200,000	74,540	6,333 16	-	5,536 05	98,108 24	384,517 45
Weymouth	-	*Union B. of Weymouth & Braintree	53,850	12,690	191 13	-	1,040 97	-	67,772 10
<i>County of Worcester.</i>									
Fitchburg	-	Fitchburg	54,350	58,984	656 64	-	1,158 84	-	116,149 48
Leicester	-	Leicester	100,000	56,273	4,268 44	-	1,883 96	-	162,425 40
Milbury	-	Milbury	100,000	51,366	1,738 54	-	13,831 10	6,820 20	173,755 84
Oxford	-	Oxford	100,000	50,202	2,288 78	590 05	8,650 29	4,954	166,685 12
Uxbridge	-	Blackstone	100,000	45,652	3,847 98	7,981 16	2,556 49	1,423 57	161,261 20
Worcester	-	Central	100,000	63,331	6,184 60	-	8,669 55	-	178,185 15
Do	-	Worcester	200,000	55,836	2,993 38	-	23,228 73	-	282,058 11
<i>County of Hampshire.</i>									
Amherst	-	Amherst	100,000	71,399	4,560 73	-	4,209	3,221 32	183,390 05
Northampton	-	Hampshire	100,000	65,473	4,414 48	-	13,847 61	3,590	187,037 09
Ware	-	Hamp. Manufac'rs	100,000	79,403	7,862 97	70	5,764 33	-	193,100 30

ABSTRACT—Continued.

[Dec. No. 105.]

21

RESOURCES OF THE BANK.

Names.	Gold, silver, and other coin, and metals in its banking house.	Real estate.	Bills of other banks in this State.	Falls of other banks incorporated elsewhere.	Balances due from other banks.	Am't of all debts due, including notes, bills of exchange, & all stocks & funded debts of every description, excepting the balances due from other banks.	Total am't of the resources of the bank.	Rates & amount of the last dividend.	Am't of the surplus, after deducting the amount of the last dividend, a percentage of its surplus.	Am't of the surplus, after deducting the amount of the last dividend, a percentage of its surplus.	Amount of the surplus, after deducting the amount of the last dividend, a percentage of its surplus.
Cohannet	7,731 96	-	579	369	12,365 04	155,926 47	176,911 47 3/4	pr. ct.	3,500	1,285 44	8,680
Taunton	3,245 07	5,000	283	428	9,427 78	407,168 52	425,990 63 3/4	"	6,750	6,881 40	16,105
Fall River	3,426 45	3,400	2,916	-	6,755 07	257,705 64	274,203 16 3/4	"	6,000	-	1,200
Falmouth	3,275 57	3,900	514	835	19,549 37	135,574 42	163,648 36 3/4	"	3,000	401 82	6,600
Barnstable	3,406 49	2,500	46	77	21,006 93	163,041 13	190,077 55 3/4	"	3,000	2,135 40	6,779 60
Citizens' Man. & Mechan. Pacific	2,796 92 2,689 64 6,825 08	8,896 14 7,882 69 20,845 79	122 653 5,306 22	12 72 -	42,185 11 69,524 18 29,140 91	131,952 05 149,467 19 417,580 61	185,964 22 2/4 230,338 70 3/4 479,698 61 3/4	on 50,000 " " " "	1,475 3,000 6,000	763 14 6,586 58 21,129 41	8,485 2,750 17,900
Dedham	2,761 49	10,681 30	1,850	330	15,235 38	200,927 04	231,785 21 3/4	"	3,500	3,341 38	2,598 98
Dorchester & Milton	4,912 31	904 09	63	-	13,960 65	64,923 33	84,763 38 3/4	"	6,000	1,215 93	14,900
Norfolk	1,189 88	5,600	7	-	20,661 31	357,059 26	384,517 45	"	-	-	493
Union Bk. of Weymouth & Braintree	6,224 04	663 32	-	-	46,905 24	13,979 50	67,772 10 1/4	"	-	-	-
*Fitchburg	5,085 50	-	51	32	45,415	65,555 98	116,149 48	"	3,500	2,352 75	4,025
Leicester	2,073 52	2,250	784	-	6,752 05	150,565 83	162,425 40 3/4	"	3,000	554 26	700
Millbury	1,374 85	644 59	1,148	440	2,914 09	167,034 41	173,755 84 3/4	"	3,000	23,430	5,890
Oxford	5,185 58	-	244	459	13,978 06	146,820 48	166,685 12 3/4	"	3,000	-	6,219 88
Blackstone	1,985 57	959 43	411	950	42 86	136,912 34	161,261 20 3/4	"	3,500	2,052 11	2,423 93
Central	2,468 16	-	783	341	4,034 09	170,558 50	178,185 15 3/4	"	3,500	2,883 03	100
Worcester	7,740 35	12,000	1,776	730	23,359 24	228,452 52	272,105 8 1/4	"	5,000	-	12,992
Amherst	3,053	2,369 65	5,100	1,430	15,624 08	155,813 32	183,390 05 3/4	"	3,000	2,127 99	6,423 03
Hampshire	5,472 24	3,500	3,649	183	5,161 68	169,071 17	187,037 09 3/4	"	3,000	1,368 76	1,755
Hamp. Manuf.	1,158 40	3,785 30	391	55	11,167 90	176,542 70	193,100 30 3/4	"	3,500	5,533 31	2,750

ABSTRACT—Continued.

DUE FROM THE BANK.

LOCATION AND NAMES OF BANKS.		Capital stock paid in.	Bills in circulation.	Net profits on hand.	Balances due to other banks.	Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bids in circulation, profits and balances due to other banks excepted.	Cash deposited bearing interest.	Total amount due from the bank.
Places.	Names.							
<i>County of Hampden.</i>								
Springfield	-	250,000	155,047	15,176 16	1,297 59	23,424 56	8,197 67	451,845 39
Westfield	-	100,000	68,183 50	3,077 41	-	7,088 54	-	178,949 45
<i>County of Franklin.</i>								
Greenfield	-	100,000	82,024	7,590 55	-	689 12	2,000	192,303 67
<i>County of Berkshire.</i>								
Pittsfield	-	100,000	67,00	9,115 90	2,487 16	17,513 50	10,985 50	207,402 06
Stockbridge	-	100,000	66,870	4,62 19	504 12	8,015 34	-	179,951 65
Aggregate of 83 banks		24,520	7,122,856	1,031,900 16	1,993,904 15	2,934,970 33	6,268,584 61	43,996,900 00

ABSTRACT ACCOUNT OF THE BANKS.

Capital stock paid in	-	-	-	\$24,520,200 00	Bills of banks elsewhere	-	\$174,569 62
Bills in circulation	-	-	-	7,124,36 00	Receivances due from other banks	-	2,307,784 26
Net profits on hand	-	-	-	1 031,000 16	Due to the banks, excepting balances	-	38,889,737 34
Balances due to other banks	-	-	-	1,933,304 15	Total resources of the banks	-	44,420,006 54
Cash deposited, &c., not bearing interest	-	-	-	2,938,379 31	Amount of last dividend	-	689,755 00
Cash deposited, bearing interest	-	-	-	6,000,884 61	Amount of reserved profits	-	46,788 74
Due from the banks	-	-	-	43,690,900 00	Debts secured by pledge of stock	-	944,617 3
Gold, silver, &c., in banks	-	-	-	903,305 78	Debts due, and considered doubtful	-	211,114 8
Real estate	-	-	-	738,612 64	Rate of dividend on amount of capital of the banks, as existing when dividend was made, 5 per cent. and $\frac{1}{2}$ of 1 per cent. nearly.	-	-
Bills of banks in this State	-	-	-	1,027,362 03			

ABSTRACT—Continued.

RESOURCES OF THE BANK.

Names.	Gold, silver and coins in its vaults and house.	Real estate.	Bills of other banks incorporated in this State.	Bills of other banks incorporated elsewhere.	Balances due from other banks.	Am't of all debts due to it including notes, bills of exchange, and drafts on banks and individuals of every description, excepting the balances due from other banks.	Total am't of the resources of the bank.	Per cent. of the last dividend.	Am't of reserved profits at the time of declaring the last dividend.	Amount of stock held by it at the time of declaring the last dividend.	Am't of debts due to it at the time of declaring the last dividend.	
Springfield	4,570	6,200	760	1,008	39,444 64	398,565 16	451,845 39	pr. ct. 7.500	5,697 03	8,000		
Hampden	4,753 37	3,000	959	1,219	52,192	116,226 08	178,349 45 3	" 3.000	1,188 64	10,070	3,416 63	
Greenfield	3,811 51	2,500	1,212	44	3,082 45	181,653 71	192,303 67 4	" 4.000	4,350 98			
Agricultural	3,068 14	1,000	989	3,166	22,453 14	176,725 78	207,402 06 4	" 4.000	6,315 52	26,850	3,347 83	
Housatonic	4,485 02	2,268 78	867	4,160	22,474 62	145,696 25	179,951 65 3	" 3.000	1,820 03	375	725	
	9,220 578	738,612 64	1,027,562 03	174,568 62	2,307,784 26	38,889,727	24,44,042,006 54		689,275	436,708	74,944,761 73	211,914 78

REMARKS.

Those banks marked with an asterisk, (*) are new banks, and had made no dividend on the first Saturday of August. The following banks, whose capitals have been increased, declared their last dividend on the amount of their former capital, viz. Franklin Merchants' in Boston, Oriental, Gloucester, Westchester, Lowell and Railroad. The following banks have gone into operation since the first Saturday of August, viz. Market, Warren, Charlestown, Phoenix, Wrentham, and Adams. The following banks have been chartered since the return of October, 1831, but have not gone into operation viz. Mercantile in Boston, and Bristol County Bank. The City and Globe Banks returned, in addition to their regular capital, the amount borrowed by them from the State, viz. the City Bank, \$100,000, and the Globe Bank, \$54,000. This addition is not included in the abstract.

STATE OF NEW HAMPSHIRE,

Secretary's Office, November 23, 1832.

His excellency the Governor directed me to furnish you with the information relative to our bank, required by a resolve of Congress of July 10, 1832, and requested by a circular from the Treasury Department, of July 12, 1832.

The details could not be procured in a condensed form to be sooner forwarded. Enclosed is the situation of our several banks, as they were in May, 1831 and 1832.

I have the honor to be, sir,

Your most obedient servant,

R. METCALF, *Secretary.*

Hon. LOUIS McLANE,

Secretary of the Treasury.

The State of the several Banks in this State, as they existed May 2, 1831, is as follows.

BANKS.	Capital Stock.*	Value of real Estate.	Amount of Debts due.	Specie in the Vaults and in the Banks.	Bills of other banks on hand.	Amount of Deposits.	Amount of Bills in Circulation.
New Hampshire	147,500	18,660 93	190,049 27	7,719 92	5,710 00		
N. H. Union	150,000	6,400 00	184,726 00	17,181 00	1,847 00		
Portsmouth	100,000	6,217 93	122,023 53	24,765 62	1,492 97		
Rockingham	100,000	1,000 00	132,101 77	5,635 05	17,893 55		
Piscataqua	162,500		349,923 53	24,881 45	13,881 10		
Commercial	60,000	900 00	103,635 80	18,129 65	4,406 22		
Stratford	100,000		132,292 34	25,117 67	2,391 00		
Exeter	100,000	4,032 88	144,693 20	7,773 35	1,113 00		
Concord	100,000	2,077 60	126,176 06	23,238 72	2,136 10		
Merrimack County	100,000	4,671 65	106,158 28	35,617 97	5,719 00		
Cheshire	100,000	2,054 00	161,801 97	14,139 84	4,415 00		
Dover	115,010	9,471 00	117,803 40	51,806 76	2,145 00		
Derry	100,000	2,000 00	117,611 91	41,932 80	1,392 00		
Connecticut River	60,000	2,444 65	116,347 63	11,639 02	1,009 00		
Grafton	100,000	5,934 45	155,303 51	39,089 59	2,992 50		
Manufacturers'	100,000	1,109 36	132,394 56	51,513 14	1,229 00		
Farmers'	65,000	2,400 00	110,156 25	12,497 22	125 00		
Whitapiscogee	85,000	4,375 65	102,216 27	22,855 16	820 00		
Bank of Lebanon	100,000	1,000 00	151,463 50	50,039 56	4,278 00		
Pennepscasset	50,000	2,371 22	83,175 59	3,741 92	932 00		
Clarendon	60,000	2,000 76	70,983 00	33,977 96	1,659 00		
	\$2,065,310	85,391 58	2,915,439 44	483,378 45	77,546 43	275,055 11	1,117,941 40

From the foregoing returns, as exhibited in the above statement, the committee are of opinion that the condition of the several banks in this State is sound, in good standing, and entitled to confidence.

* The "capital stock" is the amount paid in, not the extent of the capital in the charter.

The State of the several Banks in this State, as they existed on the 7th day of May, 1832, is as follows.

BANKS.	Capital Stock.*	Real Estate.	Amount of Debts due.	Specie in Vaults and in Boston Banks.	Bills of other Banks.	Amount of Deposites.	Amount of Bills in Circulation.
New Hampshire	147,500	15,290 05	195,261 55	4,920 85	2,345 00	19,107 77	57,575 00
N. H. Union	150,000	6,400 00	180,149 00	8,208 00	5,311 00	7,543 00	24,432 00
Portsmouth	100,000	6,217 93	123,311 03	10,813 05	141 00	11,003 65	25,911 00
Rockingham	100,000	1,000 00	121,639 03	5,240 21	9,570 10	18,675 72	17,458 00
Piscataqua	195,100		369,801 98	28,533 00	4,232 45	42,056 42	149,492 00
Commercial	67,000		121,296 22	28,664 05	4,355 82	16,537 85	66,286 00
Stratford	100,000	5,000 00	144,882 95	15,738 44	5,371 00	17,419 00	41,861 00
Dover	100,000	13,421 99	125,566 48	8,248 64	2,802 77	7,341 72	38,158 00
Exeter	100,000	1,258 00	138,745 82	9,852 64	214 00	9,342 08	26,257 00
Concord	100,000	2,077 50	131,065 84	15,967 32	4,368 00	5,642 33	45,101 75
Merrimack County	100,000	4,671 65	130,881 02	18,825 27	710 00	9,327 93	45,896 00
Cheshire	100,000	2,014 00	158,201 40	15,595 17	1,826 00	2,523 00	73,430 00
Derry	100,000	2,000 00	142,188 28	10,640 74	254 00	2,490 00	51,065 00
Connecticut River	60,000	2,444 65	140,453 67	5,200 00	578 00	31,499 67	45,376 00
Grafton	100,000	5,954 45	158,154 29	20,771 58	3,719 50	15,088 59	63,853 75
Claremont	60,000	2,001 35	100,620 79	7,728 09	3,982 00	2,946 98	43,715 00
Manufacturers'	100,000	2,725 87	131,516 76	26,749 79	3,258 00	201 21	60,223 00
Farmers'	65,000	2,350 00	118,377 07	13,982 30	382 00	9,705 03	58,763 00
Winnipisogee	95,000	3,825 00	126,238 56	19,958 69	756 00	6,082 30	48,154 00
Bank of Lebanon	100,000	1,300 00	167,759 76	29,972 59	4,437 00	2,276 01	74,962 00
Pemigewasset	50,000	3,266 91	74,973 99	3,443 45	3,126 00	2,522 82	28,421 00
Granite	86,814	3,835 85	114,844 41	12,968 53	3,104 43	6,968 30	39,703 00
	\$21,764.22	87,075 28	3,216,159 70	321,121 38	63,409 18	264,359 36	1,128,091 50

From the foregoing returns, which your committee have duly examined, it appears to them that the state and condition of all the Banks in this State are such as to entitle them to the continued confidence of the public.

*The "capital stock" is the amount paid in, and actually invested.

MONTPELIER, *November 1st, 1832.*

SIR: I have the honor to enclose, agreeably to your request, the report of a committee appointed by the Legislature of this State to examine the several banks chartered previous to the last session; which contains all the information on the subject in my possession.

And have the honor to be,

Most respectfully,

Your obedient servant,

W. A. PALMER.

Hon. LOUIS McLANE.

Report of the State of the several Banks to the Legislature of Vermont.

Your committee appointed on the 7th of November, 1831, to examine the several banks in this State, reports that he has made the examination, and finds the state of the several banks as follows, viz.

BANK OF BURLINGTON.

Augt. 9, 1832.	Stock paid in, - - - - -	\$101,980 00
	Bills in circulation, - - - - -	202,127 00
	Deposites and dividends due, - - - - -	19,436 81
		\$323,543 81
	Notes discounted, - - - - -	
	Specie, bills of other banks, and deposits in	\$168,549 84
	Boston and Troy, - - - - -	164,763 62
	Real estate, at cost, - - - - -	11,053 42
		\$344,371 88

BANK OF WINDSOR.

April 1,	Stock paid in, - - - - -	\$80,000 00
	Bills in circulation, - - - - -	74,286 00
	Deposites, - - - - -	17,078 98
		\$171,364 98
	Notes discounted, - - - - -	
	Due on book, - - - - -	\$127,809 61
	Specie, bills of other banks, and deposits in	9,272 84
	Boston, - - - - -	52,864 42
	Real estate, at cost, - - - - -	2,006 12
		\$191,952 99

BANK OF BRATTLEBORO.

Sept. 5, 1832.	Stock paid in, - - - - -	\$50,000 00
	Bills in circulation, - - - - -	93,567 00
	Deposites, - - - - -	9,607 37
		\$153,174 37

Sept. 5, 1832.	Notes discounted,	-	-	-	\$113,873 67
	Specie, bills of other banks, and deposits in				
	Troy, Boston, and other banks,	-	-	-	47,155 44
	Real estate, at cost,	-	-	-	2,418 47
					\$163,447 58

BANK OF RUTLAND.

July 6,	Stock paid in,	-	-	-	\$80,000 00
	Bills in circulation,	-	-	-	116,516 00
	Deposites and unclaimed dividends,	-	-	-	17,866 30
	Due to other banks and on book,	-	-	-	10,686 75
					\$225,069 05

	Notes discounted,	-	-	-	\$177,548 24
	Due on book	-	-	-	7,365 37
	Specie, bills of other banks, and deposits in				
	Boston, Troy, and New York,	-	-	-	53,204 65
	Real estate, at cost,	-	-	-	1,874 91
					\$239,993 17

BANK OF MONTPELIER.

August 8,	Stock paid in,	-	-	-	\$40,000 00
	Bills in circulation,	-	-	-	87,712 00
	Deposites,	-	-	-	3,900 63
					\$131,612 63

	Notes discounted,	-	-	-	\$90,258 86
	Due on book,	-	-	-	7,488 48
	Specie, bills of other banks, and deposits in				
	Boston,	-	-	-	39,593 69
	Real estate, at cost,	-	-	-	2,541 19
					\$139,882 22

BANK OF ST. ALBANS.

August 6,	Stock paid in	-	-	-	\$50,000 00
	Bills in circulation,	-	-	-	80,199 00
	Deposites, dividends due, and due on book,	-	-	-	17,901 24
					\$148,100 24

	Notes discounted,	-	-	-	\$97,912 69
	Specie, bills of other banks, and deposits in				
	Troy, Montreal, and Burlington,	-	-	-	50,094 36
	Real estate, at cost,	-	-	-	1,400 00
					\$149,407 05

BANK OF CALEDONIA.

August 2, 1832,	Stock paid in, - - - -	\$40,000 00
	Bills in circulation, - - - -	39,892 00
	Deposites, - - - -	2,831 42
		\$82,723 42
	Notes discounted and due on book, -	\$66,564 63
	Specie, bills of other banks, and deposits in	
	Boston, - - - -	16,162 68
	Real estate, at cost, - - - -	3,726 47
		\$86,453 78

BANK OF VERGENNES.

August 8,	Stock paid in, - - - -	\$60,000 00
	Bills in circulation, - - - -	83,051 00
	Deposites and dividends due, - - - -	13,798 57
		\$156,849 57
	Notes discounted, - - - -	\$86,849 82
	Specie, bills of other banks, and deposits in	
	Boston and Troy, - - - -	72,104 04
		\$158,953 86

BANK OF ORANGE COUNTY.

August 1,	Stock paid in, - - - -	\$39,210 00
	Deposites, and due other banks, - -	20,800 00
	Bills in circulation, - - - -	66,364 00
		\$126,374 00
	Notes discounted, - - - -	\$96,828 11
	Specie, bills of other banks, and deposits in	
	Boston, - - - -	33,558 13
	Real estate, at cost, - - - -	2,000 00
		\$132,386 24

BANK OF BENNINGTON.

October 3,	Stock paid in, - - - -	\$70,000 00
	Bills in circulation, - - - -	\$96,231 00
	Deposites, (in part, applicable to notes) -	24,179 02
		\$190,410 02

October 3, 1832, Notes discounted,	-	-	\$157,534 37
Specie, bills of other banks, and deposits in			
New York and Troy,	-	-	34,747 46
Real estate, at cost,	-	-	3,992 34
			\$196,274 17

All which is respectfully submitted.

R. PIERPOINT.

MONTPELIER, *October 15th*, A. D. 1832.

STATE OF NEW YORK,
Secretary's Office, Albany, August 31, 1832.

DEAR SIR: When the Governor left Albany he handed me your circular of the 12th July. I send the report of the bank commissioners of our State. All the bank returns are made to them, and the report contains all which is presented to the Legislature. They have a mass of information which might aid your inquiries; and, if of sufficient importance, I doubt not any details would be cheerfully furnished, on addressing a letter to *Charles Stebbins, Cazenovia, Madison county, New York*. He is the State Commissioner; is a very clear headed man, and is possessed of all the materials to give you information in a useful form.

With great respect,

Your obedient servant,

A. C. FLAGG.

The Hon. LOUIS McLANE, *Sec'y of the Treasury*.

IN ASSEMBLY, *January 31, 1832.*
Annual Report of the Bank Commissioners.

ALBANY, *January 31, 1832.*

SIR: We have the honor, herewith, to transmit to the Legislature our annual report.

With great respect,

Your obedient servants,

GEO. R. DAVIS,
CHARLES STEBBINS,
JAMES REES,
Bank Commissioners.

To the Hon. CHARLES L. LIVINGSTON,
Speaker of the Assembly.

REPORT, &c.

To the honorable the Legislature of the State of New York.

The bank commissioners, pursuant to the act to create a fund for the benefit of the creditors of certain moneyed corporations, and for other purposes, respectfully report, that the whole number of banking institutions in the

State, exclusive of the three branches of the United States' Bank, is now sixty-four. Two of them have branches, and the aggregate capital of the whole amounts to \$24,133,460.

During the last year, the eight banks in the city of New York, whose charters were extended at the last session of the Legislature, have become subject to the bank fund law, and fifteen new banks have gone into operation, thereby increasing the number of institutions subject to our visitation, from twenty-nine to fifty two, and the amount of capital from \$6,294,600 to \$18,856,800.

The Chautauque County Bank went into operation since the first instant: all the other institutions which have been incorporated under the bank fund law, were in operation on that day.

We have the satisfaction to report, that each of the institutions subject to our inspection is in a safe and prosperous condition.

The examination of the city banks has been rendered less laborious than we had anticipated, by the previous preparation and efficient assistance afforded by the officers of those institutions; and in our intercourse with *all*, we continue to receive that cheerful and valuable assistance, and kind reception, which render our duties comparatively pleasant and easy.

Annexed is a list of the several banks of the State in operation on the first instant, and an abstract taken from the reports made to us on that day, similar to the one which accompanied our report of the last year.

These reports, and the more minute information acquired by personal examinations, give us a very satisfactory knowledge of the situation of each bank, and our experience affords us every assurance that the just confidence of the public in the present system for the regulation of banking has not been misplaced.

The currency under it has thus far been sound, and, within the State, undoubted. And in other and distant States it is believed to have acquired, and to be gaining a character not before enjoyed by the paper of our local banks.

While, however, we are congratulating ourselves upon the success which has attended our system, and upon the apparently profitable business of the last year, we should not be inattentive to the true condition of things at present, nor overlook the consideration that the currency may be affected by causes beyond the control of municipal regulation.

The past year has been uncommonly favorable for the operations of banking. The abundance of money, and the activity with which most kinds of business have been prosperously conducted, have enabled the banks to extend themselves, and sustain a circulation hitherto unprecedented.

In our report of the last year, we estimated the amount of bank notes in circulation of the banks of this State at \$10,397,541, on the first of January, 1831.

The amount, on the first of January instant, may be estimated as follows:
Circulation of 51 banks, as shown by the annexed statement, \$12,905,824
Circulation of the 12 remaining banks, estimated the same as

last year, - - - - -	2,406,606
	14,412,430
Deduct for packages in transitu, - - - - -	300,000
	\$14,112,430

It should be remarked, however, that the estimate of the circulation of the New York banks was last year founded upon what was supposed to have been their permanent circulation after the daily exchanges which they are in the habit of making.

The reports which we have from those banks this year were made before the exchanges of the day, and will consequently show a larger amount of circulation.

But as the circulation of the twelve banks which we have estimated the same as last year, was probably considerably more this year, it is believed that the increase of circulation the last year may be fairly estimated, as in the foregoing statement, at \$3,714,889.

The following table will show the progressive increase of bank capital and circulation of all the banks of the State, *except the New York city and Long Island banks*:

	Capital.	Circulation.
1829, January 1,	-	\$4,508,056
July 1,	-	3,885,473
1830, January 1,	\$4,452,260	3,974,345
July 1,	-	4,564,597
1831, January 1,	7,022,260	6,862,541
July 1,	-	7,735,726
1832, January 1,	8,172,260	8,622,277

The statistical accounts of the banks in the neighboring States, so far as they have fallen under our observation, also show a large increase of circulating bank notes.

In Massachusetts, the amount has risen within the last year from \$5,124,000. to \$7,739,000. In Rhode Island, from \$929,000, to \$1,342,000. In Pennsylvania, from \$7,800,000, to \$8,700,000.

The tendency of an abundant money market, and of activity in business generally, is to encourage overaction as well among banks as individuals; and the above comparisons would seem to show that such has been the result in this instance.

Comparing the imports and exports of the last two years, there can be no doubt that much of the bustle and activity of business which have distinguished the last year, have been owing to an over-trading with other nations, the injurious effects of which have already been partially felt, but probably not yet fully experienced.

They were, in		
1830, imports for the year ending Sept. 30,	-	\$68,500,000
exports, foreign articles,	\$14,400,000	
domestic,	59,400,000	
		73,800,000
1831, imports for the year ending Sept. 30,	-	97,052,000
exports, foreign articles,	\$18,324,000	
domestic,	62,048,000	
		80,372,000

This statement shows an increased importation of foreign merchandise in a single year, of near thirty millions of dollars; an increase of the amount left in the country for consumption of more than twenty-four millions; and a balance against the United States upon the last year's operation, of near seventeen millions.

This balance is undoubtedly considerably reduced by charges of shipment upon our exports, but is still sufficient to have turned the current of exchange against us, which in the spring was setting considerably in our favor.

A reaction is the inevitable consequence of overtrading, and a pressure has followed it in this instance, which has been severely felt in the city of New York, and which it is not unreasonable to expect may be continued and extended.

During the months of October and November a very large amount of specie was drawn from the banks in New York, and exported to Europe. Shipments are also understood to have been made during the present month, and the pressure is considered as by no means removed. The rate of exchange is still sufficiently high to warrant the exportation of specie, and the debts due to the city banks have not yet been essentially curtailed, so as to extend the effects of the pressure.

It will be seen by the state of the banks, that the amount of specie in the city has been considerably reduced since the first of July, and very large amounts have, in the mean time, been collected there from different parts of the Union, and shipped to Europe.

The amount on hand on the first instant would seem to be small when we reflect that most of the shipments are made from that port, but still the operations of commerce are constantly bringing it in, and it is to be hoped that the pressure may pass over without deranging the currency, or causing a ruinous depression of prices.

If this can be effected, the effects of the pressure, so far as they have yet been felt, will not perhaps be the subject of regret. They will have given a check to this species of overtrading, which always needs occasional restraint, and which unrestrained proves uniformly injurious, and often ruinous.

Pressures of this description may be expected to occur so long as we continue dependant upon foreign nations for so large an amount of manufactured articles, because the characteristic enterprise of our citizens naturally and imperceptibly leads to occasional overtrading; and great facilities are afforded, both to our own and foreign merchants, by the established system of giving credits for duties. The Government practically lends its capital to be employed in overstocking the markets.

The very large amount of circulation of the banks out of the city of New York, compared with that of the last year, is attributable, in part, to the use of capital belonging to the canal fund, in part to the establishment of new banks, and partly to a general overtrading in the country, somewhat encouraged by the facilities afforded by those banks.

Its effects have been felt by some of the banks in the interior, whose resources have been impaired in consequence of an indifferent market for the staple of the west, or rather perhaps in consequence of its having been purchased at prices beyond what a fair market would warrant.

The magnitude of the canal fund is now such as to have an important influence over the banking concerns of the State, so long as the present mode of its investment is continued. It may be considered as an addition to the bank capital of the State of about two millions, which will be annually accumulating. Deposites from this fund, on the first instant, were distributed among three of the banks in the city of New York, and fourteen in other parts of the State, which report to us; and nearly all the institutions, particularly in the country, directly or indirectly participate in the use of the capital which it affords.

The circulation of the last year has been more than could have been sustained without the aid of that fund, and more perhaps than prudent operators should have hazarded upon such a reliance.

Too many of the banks have been tempted by the prospect of profits to push their discounts in easy times to the utmost limit of the law, depending upon a loan to carry them through the customary season of pressure, or to sustain them in a change of times. And we are very apt, in calculations of this kind, to omit the circumstance that the same state of things which creates as to us the necessity of borrowing, lessens as to others the ability of lending.

The system adopted by this State for the regulation of banking having become settled, and possessed in a great degree of public confidence, the stocks of the new banks, which have lately been offered to the community, have almost all been sought for with great avidity.

With respect to the country banks, the excessive amount of subscriptions has been more owing to the demand for such investments by individuals abroad, than to any redundancy of capital in their immediate neighborhood. Probably the capitals of but few of them would have been taken by individuals residing within the sphere of their operations, if no demand for such stock had existed elsewhere.

But when men of capital abroad were found to be willing to make such investments at a trifling premium, competition became animated, and enormous subscriptions were made, rather for the purpose of realizing a premium upon the sale of the stock, than of holding it as an investment.

Strifes for the control of the institutions have also been the cause of increasing the amount of subscriptions to a still greater, and, in some instances, to an unprecedented extent.

We should err exceedingly, therefore, in estimating the actual and real demand for bank stock for purposes of investment, by the amount of recent subscriptions, or by the excitement which has followed some of the distributions.

Still, however, the business of banking has been so prosperous the last year, yielding in the country an interest upon capital somewhat above the legal rate, that we should expect to find numerous applications for bank charters.

The actual number of applications would seem so far to exceed any prudent calculations of profitable investment, as to give the subject somewhat the character of an excitement.

Of the actual wants of the community, the Legislature is most competent to judge, and with it rests the entire responsibility of action.

The community have a deep interest in the preservation of the system which has thus far answered the expectations of the public, and an interest paramount to any claims of individuals or particular places to share in the profits or convenience of banking.

It has always been the policy of the Government to have this business conducted by means of monopolies. The present system is dependant entirely upon that policy, and, without an abandonment of both, it will be impossible for all to share in the anticipated profits of banking.

Too great competition will necessarily lead to evils of the most serious import, and endanger the system under which we are now progressing so successfully.

All experience demonstrates, that in our community, such is the activity and enterprise of our citizens, that the borrowers of money increase with the means of supplying their demands.

The multiplication of banks creates fictitious capital by means of circulation, highly beneficial when used to a reasonable extent, but extremely injurious when pushed so far as to devalue the currency and unsettle prices.

Although we entertain the opinion that the currency cannot be essentially degraded so long as the payment of specie can be enforced, yet it is not to be doubted that an excessive increase of bank capital, and the consequent over issues of bank paper which it produces, always lead to overtrading ruinous to individuals, embarrassing to some of the moneyed institutions, and thereby crippling others, and may so overburden the whole as to render the enforcement of specie payments utterly impossible.

As a sound paper currency can never rest upon any other basis than the certainty of its convertibility into coin at pleasure, and as we use less metallic currency than any other nation in the world, it becomes us to be ever watchful of the dangers to which our circulating medium may, from this cause, be exposed.

Notwithstanding the security which is afforded by our system for the ultimate payment of bank debts, nothing could be more disastrous than that necessity of suspending specie payments, which is always attended by excessive over-issues of paper, and the consequent fluctuation in value of every kind of property.

The limitation of the amount of circulation to twice the amount of capital, although a wise and salutary restraint, and operative upon the smaller banks in the interior, is yet wholly inoperative upon those institutions which have the legal capacity to fill up by far the greatest amount of our circulating medium. They are now most efficiently restrained from issuing the permitted amount by the rapidity with which it is returned and converted into specie.

Exempted from the necessity of redeeming in coin, the aggregate of banks in this State would have the power of issuing near fifty millions of paper, or near four times the amount which they now sustain, and that, too, under circumstances calculated to affect the prices of property nearly in proportion to the amount of issues.

The policy of incorporating banks with small capitals in the city, has heretofore been questioned in the Legislature, although three have been incorporated, and are now in operation, whose capitals together amount to only \$700,000.

However true it may be that such institutions can afford important facilities to moderate dealers residing in their neighborhood we believe their benefit, in this respect, has been somewhat overrated, and consider it certain that more danger is to be apprehended from small banks in the city than in the country, or than large ones in the city.

Not because they may not generally be as well and prudently managed, but because the control of them is more likely to be obtained by individuals for sinister purposes, as the amount of stock necessary for the purpose is within the reach of comparatively moderate means.

Little danger is to be apprehended from attempts of this description upon the country banks. Their stocks are so distributed as to render it difficult to procure a large amount within a short period, and generally held by persons who do not hold them as a marketable commodity; besides, any attempt to procure a large amount would be followed by immediate notoriety, and excite suspicion.

But in the city, stocks are daily changing owners; a liberal premium will always command them; and the purchaser effects his purchases through the

intervention of a broker, without being known himself, until his object is accomplished.

There is reason to suppose that a highly respectable institution in the city, during the last year, by the vigilance of its officers, narrowly escaped the effect of such an operation.

An instance of a fraud upon one of the banks has been detected during the last year, which was committed about two years previous by one of the book-keepers. The loss, although considerable, was insufficient to absorb the surplus profits on hand.

Cases of this kind, to some extent, may occur under any circumstances, but the opportunity was afforded, in this instance, by the accidental circumstance of the teller's duty being cast upon this book-keeper for a short time, during the illness of the teller.

Such frauds are almost always progressive, and not unfrequently result from what at first was intended only as a temporary expedient, partially extenuated, perhaps, by a doubtful prospect of afterwards being able to rectify the false entry, and restore its fruits. We know of no other safeguard which the banks can adopt, than to keep the duties of the subordinate officers as separate as possible, and to require of their accountants that the books shall at all times balance.

Balances should be taken periodically, and at short intervals of time; and, whenever practicable, by another officer than the one whose work is under examination.

We are in the habit of examining particularly the balance sheets which we find have been taken from time to time, and of swearing the officers who took them as to their correctness; and we think there is much safety not only in requiring these balances to be taken, but in having all the subordinate officers understand that they are to be called upon, from time to time, to verify, upon oath, the accuracy of their work.

Where we find an excess of the aggregate credits or liabilities of a bank beyond its debits or means, we can regard it in no other light than as a loss to that amount, to be repaid from the profits before a dividend can be made.

The operation of the law, in this respect, is a powerful incentive to vigilance and accuracy in a most important particular, and we are confident that there is nothing impracticable in attaining all reasonable accuracy, either in a limited or extensive business.

Entertaining the same views as to the impropriety of deposits without security, with private bankers, as were expressed in our report of the last year, we are happy to perceive that the amount of such deposits was about \$400,000 less on the first instant, than on the first of January preceding.

The object of depositing with individuals in preference to banks, being generally for the purpose of procuring interest, rather than of facilitating the ordinary operations of banking, we think such deposits may fairly be considered as loans, except in a very few cases, where special circumstances evidently render such deposits more convenient than deposits in the incorporated banks.

Respectfully submitted,

CHARLES STEBBINS,
JAMES REES,
GEORGE R. DAVIS,
Bank Commissioners.

January 31, 1832.

Aggregate Statement of the Banks of Massachusetts and Rhode Island.

[Doc. No. 105.]

37

70 Banks.

MASSACHUSETTS.

October 1, 1831.

Debts and stocks	-	-	-	Capital	-	-	\$21,439,800
Due from banks	-	-	-	Circulation	-	-	7,739,317
Real estate	-	-	-	Due other banks	-	-	2,477,615
Bills of State banks	-	-	-	Deposites on interest	-	-	4,339,947
Bills of other banks	-	-	-	Do not on interest	-	-	4,401,965
Specie	-	-	-	Profits	-	-	734,312
							<u>\$41,345,956</u>

41,446,878

51 Banks.

RHODE ISLAND.

October, 1831.

Debts of directors	-	-	-	Capital	-	-	\$6,732,296
Do of other stockholders	-	-	-	Deposites	-	-	1,297,603
Do of others	-	-	-	Profits	-	-	179,552
Specie	-	-	-	Due other banks	-	-	112,261
Bills of other banks	-	-	-	Circulation	-	-	1,342,326
Deposites in banks	-	-	-				
Stocks	-	-	-				
Real and personal estate	-	-	-				
							<u>9,657,038</u>

9,787,660

[illegible]

NEW YORK.

Aggregate Statement of 51 Banks reporting to Bank Commissioners on the 1st of January, 1832.

Notes discounted	-	-	-	\$32,824,953 17	Capital	-	-	\$18,755,800 00
Bonds and mortgages	-	-	-	347,112 52	Bank notes in circulation	-	-	12,005,824 70
Debts in judgment	-	-	-	171,994 70	Profit and loss	-	-	1,740,083 51
Debts in suit	-	-	-	90,576 93	Deposites to apply on debts	-	-	181,304 03
Special loans	-	-	-	685,644 68	Dividends unpaid	-	-	159,953 00
Real estate	-	-	-	888,127 03	State of New York deposits	-	-	12,698 37
Stock owned by the banks	-	-	-	80,632 56	Deposite by the Commissioners of the Canal Fund	-	-	2,122,402 19
Debts on account of over-drafts	-	-	-	195,980 52	Individual deposits	-	-	5,783,101 67
Personal estate	-	-	-	21,482 63	Corporations, private bankers and brokers	-	-	5,354,934 00
Profit and loss	-	-	-	94,833 78	Due from branch to parent banks	-	-	426,423 51
Bank fund	-	-	-	65,698 91	Special loans	-	-	139,000 00
Specie	-	-	-	1,681,858 04				
Bills of solvent banks	-	-	-	4,179,953 93				
Items counted as cash	-	-	-	466,832 98				
Debts due from corporations, private bankers and brokers	-	-	-	4,431,820 28				
Due from branches to parent bank	-	-	-	428,044 41				
				<u>46,661,547 07</u>				<u>46,661,547 07</u>

List of Banks in the State of New York subject to the Bank Fund Law, and in operation on the 1st of January, 1832.

BANKS.	LOCATION.	Capital employ- ed.	Bank notes in circulation	Specie on hand.	Directors' lia- bilities to the bank as prin- cipals.	Directors' lia- bilities to the bank as sure- ties.	Stock owned by directors.	Bank notes in circulation on the 1st of Ju- ly, 1831.	Specie on hand on the 1st of July, 1831.
Bank of America	New York city	\$2,001,200	\$521,941 04	\$134,123 98	\$165,612	306,694	\$102,00	\$385,900	\$146,000
Mechanics' Bank	Do	2,000,000	611,299 83	150,467 81	3,571	83,981	38,27	409,406	247,392
Merchants' Bank	Do	1,490,000	530,436 50	241,666 32	63,539	265,933	48,90	388,485	192,854
Bank of New York	Do	1,000,000	740,370 00	163,543 59	19,055	94,196	21, 0	580,000	295,000
Union Bank	Do	1,000,000	268,738 38	103,224 37	75,562	15,857	19, 4	230,065	242,170
City Bank	Do	720,000	299,142 00	63,419 80	87,783	151,709	120,66	190,563	101,705
National Bank	Do	750,000	233,619 00	62,289 27	46,493	126,271	130,10	65,505	28,512
Merchants' Exchange B'k	Do	750,000	196,922 00	38,483 01	91,041	113,683	120,03		
Tradesmen's Bank	Do	400,000	198,694 00	35,001 22	14,738	77,537	57, 24	216,133	39,025
Phoenix Bank	Do	500,000	326,983 59	154,598 55	5,600	156,776	42, 12	340,734	256,884
Butchers and Drivers' B'k	Do	300,000	192,255 00	33,900 98	14,123	57,554	32, 52	98,169	26,712
Mechanics and Traders' Bk	Do	200,000	155,146 50	9,881 50	5,238	46,192	67, 06	80,141	9,903
Greenwich Bank	Do	200,000	120,839 09	16,683 25	14,832	47,507	34, 07	94,930	21,852
Bank of Newburgh	Newburgh	140,000	275,395 00	24,387 83	25,240	14,595	35,857	229,023	22,914
Bank of Poughkeepsie	Poughkeepsie	100,000	199,514 00	3,873 88	18,500	23,256	41, 27	194,805	4,866
Ulster County Bank	Kingston	100,000	88,865 00	4,403 87	6,050	2,925	13,500		
Catskill Bank	Catskill	150,000	273,332 25	10,545 82	29,574	10,201	61,812	254,539	16,929
Tanners' Bank	Do	100,000	181,158 00	6,732 13	11,250	18,467	47,557		
Hudson River Bank	Hudson	100,000	199,526 00	11,783 06	11,432	17,941	43,100	197,532	15,022
Bank of Albany	Albany	240,000	99,588 50	21,116 59	19,361	37,756	21,900	114,458	31,598
Mechanics & Farmers' Bank	Do	442,000	304,969 00	20,433 07	21,219	64,307	127,432	331,176	33,991
New York State Bank	Do	369,600	188,966 00	21,751 75	43,493	73,068	51,660	186,118	20,368
Canal Bank	Do	300,000	214,720 25	13,170 21	20,905	71,411	55,640	181,114	12,801
Bank of Troy	Troy	440,000	280,404 34	20,401 00	91,010	54,596	80,98	217, 20	18,445
Farmers' Bank	Do	278,000	220,746 00	11,548 49	4,954	19,451	68,120	207,870	10,408
Merchants' & Mechanics' Bk	Do	300,000	192,126 00	10,229 46	40,999	47,023	46,00	211,973	8,636
Saratoga County Bank	Waterford	100,000	191,302 00	8,014 11	18,130	13,135	59,874	128,465	6,582

LIST OF BANKS IN THE STATE OF NEW YORK—Continued.

BANKS.	LOCATION.	(Capital employ- ed.	Bank notes in circulation.	Specie on hand.	Directors' lia- bilities to the bank as prin- cipals.	Directors' lia- bilities to the bank as sure- ties.	Stock owned by directors.	Bank notes in circulation on the 1st of Ju- ly, 1831.	Specie on hand on the 1st of July, 1832.
Bank of Whitehall	Whitehall	100,000	100,083 00	5,752 91	9,238	21,865	29,075	80,699	9,400
Mohawk Bank	Schenectady	165,000	114,140 00	12,380 50	6,323	38,435	30,170		
Montgomery County Bank	Johnstown	100,000	86,233 00	8,653 84	5,030	6,745	34,950		
Central Bank	Cherry-Valley	120,000	194,721 00	6,317 73	19,352	14,804	91,920	181,316	7,473
Otsego County Bank	Cooperstown	100,000	159,202 00	6,152 23	7,803	7,100	45,000	157,198	5,196
Broome County Bank	Binghamton	100,000	70,210 00	8,737 65	5,674	8,731	37,200		
Bank of Chenango	Norwich	120,000	182,023 00	8,004 30	7,997	12,536	36,915		
Madison County Bank	Cazenovia	100,000	153,288 00	10,008 57	13,550	12,220	45,050	234,279	6,436
*Bank of Utica, & Branch	Utica & Canandaigua	600,000	572,847 00	17,671 23	31,845	65,906	88,800	590,558	16,095
Jefferson County Bank	Watertown	80,000	147,555 00	19,378 96	6,900	12,519	16,650	127,708	11,782
Ogdensburg Bank	Ogdensburg	100,000	163,824 00	54,222 94	11,580	15,724	44,700	150,413	8,887
Bank of Oswego	Oswego	150,000	143,390 00	15,363 97	16,954	22,373	12,000		
Oranoga County Bank	Syracuse	150,000	241,332 00	11,823 71	8,354	9,375	51,100	256,141	20,332
Bank of Auburn	Auburn	200,000	237,121 00	13,385 35	10,737	19,428	84,425	289,179	13,586
Bank of Geneva	Geneva	400,000	342,150 00	16,007 68	5,011	25,759	74,200	507,604	15,252
Bank of Ithaca	Ithaca	200,000	523,077 00	7,854 43	16,908	32,194	75,700	374,210	12,785
Yates County Bank	Fenn-Yan	100,000	157,226 00	7,260 44	14,403	7,367	73,000		
Wayne County Bank	Palmyra	100,000	163,956 00	5,201 81	5,757	24,514	45,225	198,319	6,936
*Ontario Co. b'k, & branch	Canandaigua & Utica	500,000	260,718 93	14,417 89	4,550	9,700	45,400	383,837	16,261
Livingston County bank	Geneseo	100,000	173,245 50	5,100 00	14,334	15,224	90,300	168,707	5,395
Bank of Monroe	Rochester	300,000	264,349 00	15,338 74	31,391	35,750	104,525	267,079	11,956
Bank of Genesee	Batavia	100,000	197,046 00	16,787 00	12,025	6,914	29,400	170,545	15,340
Lockport Bank	Lockport	100,000	127,194 00	8,411 48	19,678	10,190	28,100	145,072	4,509
Bank of Buffalo	Buffalo	200,000	129,391 00	12,586 05					
		18,755,800	12,005,824 70	1,681,858 00	1,478,528	2,428,338	2,761,371	9,83,05	1,998,070

* The liabilities of the directors of the branches, and the stock owned by them, are not included.

Banks not subject to the Bank Fund Law.

BANKS.	Capital.	To whom required to report.	Expiration of charter.
Manhattan Company	\$2,050,000	Not required to report	Unlimited.
Dry Dock Company	200,000	Legislature annually	do
Chemical Manufacturing Company	400,000	Do in February	1814.
Fulton Bank	600,000	Not required to report	1844.
Delaware and Hudson Canal Company	500,000	Do do	1844.
North River Bank	500,000	Legislature if required	1842.
Long Island Bank	300,000	Do annually	1840.
Orange County Bank	100,000	Not required to report	1833.
Dutchess County Bank	75,000	Legislature annually in February	1845.
Commercial Bank	225,000	Do Do	1845.
Lansingburgh Bank	72,000	Not required to report	1833.
Bank of Rochester	250,000	Comptroller annually in September	1840.
Amount of capital brought down	5,277,660		
Total capital of State Banks	18,755,800		
	24,033,460		

AUDITOR GENERAL'S OFFICE,

July 26, 1832.

SIR: Herewith I send you a copy of a report made to the Legislature at the last session, which exhibits the condition of the several banks of this Commonwealth.

Annexed is a statement of those authorized by the acts of last session.

Very respectfully,

Yours, &c.,

DAN'L STURGEON.

Hon. LOUIS McLANE,

Secretary Treasury U. S.

Communication from the Auditor General, accompanied with a Statement of certain Banks.

AUDITOR GENERAL'S OFFICE,

January 9, 1832.

SIR: I herewith transmit copies of the statements of the affairs of sundry banks of this Commonwealth, agreeably to the provisions of the several acts of Assembly incorporating the same.

Very respectfully,

Your obedient servant,

DAN'L STURGEON.

WM. G. HAWKINS, Esq.,

Speaker of the Senate.

Statement of the Farmers' Bank of Reading, November 1, 1831.

DR.					
Amount of stock paid in	-	-	-	-	\$ 300,360
Contingent fund	-	-	-	-	13,133 11
Amount of notes in circulation	-	-	-	-	298,945
Due other banks	-	-	-	-	2,885 15
Dividends unpaid	-	-	-	-	17,917 02
Due Commonwealth, tax on dividends	-	-	-	-	1,166 61
Due depositors	-	-	-	-	179,228 20
					<u>\$ 813,635 09</u>
CR.					
Amount of bills discounted	-	-	-	-	\$ 495,053 01
Bonds and mortgages	-	-	-	-	37,890 06
Real estate	-	-	-	-	9,472 95
Bank stock, original costs	\$ 105,924	-	-	-	82,566
Due from other banks	-	-	-	-	83,861 37
Notes from other banks	-	-	-	-	11,870
Specie	-	-	-	-	92,921 70
					<u>\$ 813,635 09</u>

Dividend declared May, 1831, on \$194,436, at 7 per cent. \$6,805 20
 Dividend declared November, 1831, on \$194,436, at 8 per cent. 7,777 34

Berks county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, George M. Keim, cashier of the Farmers' Bank of Reading, who, being duly affirmed according to law, says the above statement is just and true.

GEORGE M. KEIM, *Cashier.*

Affirmed and subscribed, the ninth day of November, A. D. 1831.

LLOYD WHARTON. [SEAL.]

State of the Bank of Chester county, November 1, 1831.

Dr.					
To capital paid in	-	-	-	-	\$ 112,140
Notes in circulation	-	-	-	-	267,893 95
Contingent fund	-	-	-	-	55,024 14
Dividends unpaid	-	-	-	-	7,165 70
Due to the Commonwealth, tax on dividends	-	-	-	-	500 00
Due to other banks	-	-	-	-	21,359 78
Due to depositors	-	-	-	-	234,122 03
					<u>\$ 698,604 20</u>

Cr.					
By bills discounted, &c.	-	-	-	-	\$ 357,089 59
Bonds	-	-	-	-	18,700
Mortgages	-	-	-	-	7,750
Judgments by confession	-	-	-	-	21,894 73
Judgments obtained on suits	-	-	-	-	4,145 60
Chesapeake and Delaware canal stock	-	-	-	-	5,000
United States' loan	-	-	-	-	18,000
Schuylkill navigation loan	-	-	-	-	115,000
Specie	-	-	-	-	63,456 01
Notes of other banks	-	-	-	-	13,102 64
Due from other banks	-	-	-	-	74,255 63
West Chester rail-road stock	-	-	-	-	210
					<u>\$ 698,604 20</u>

The real estate consists of a banking-house and bank furniture, costing \$6,000, which have been deducted from the profits.

Dividends were declared on the 3d of May, and 1st of November, 1831, of \$5,616 25, each, - - - - \$ 11,232 50

Chester county, ss.

Before me, William Everhart, one of the justices of the peace in and for said county, personally appeared David Townsend, cashier of the Bank of

Chester, who, being duly affirmed according to law, did declare and say that the above statement is just and true.

DAVID TOWNSEND, *Cashier.*

Affirmed and subscribed, November 2, 1831, before me.

WM. EVERHART.

*State of the Erie Bank, in the borough of Erie, in the county of Erie,
on the first day of November, 1831.*

DR.

Stock	-	-	-	-	-	\$ 22,060
Bank notes in circulation	-	-	-	-	-	71,810
Due depositors	-	-	-	-	-	4,010 07
Due to banks	-	-	-	-	-	8,000
Balance on dividends, No. 1 and 2 unpaid	-	-	-	-	-	8 63
Dividend No. 3 unpaid	-	-	-	-	-	710 33
Due the Commonwealth, tax on dividends	-	-	-	-	-	123 54
Profit and loss account	-	-	-	-	-	239 36
						\$ 106,961 93

CR.

Notes discounted and bills of exchange	-	-	-	-	\$ 41,643 58
Bills receivable in suit	-	-	-	-	306 49
Judgments	-	-	-	-	256 66
Deposites with banks and individuals, and foreign notes	-	-	-	-	51,938 05
Specie—Silver	-	-	-	\$ 12,754 44	
Gold	-	-	-	62 71	
					12,817 15
					\$ 106,961 93

Dividend declared 3d May, 1831, on \$ 22,060, at 3½ per cent., is	-	-	-	-	\$ 772 10
Dividend declared 1st November, 1831, on \$ 22,060, at 3½ per cent., is	-	-	-	-	772 10

Erie county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, P. S. V. Hamot, cashier of the Erie Bank, who, being duly sworn according to law, says the within statement is just and true, to the best of his knowledge.

P. S. V. HAMOT, *Cashier.*

Sworn and subscribed before me, this 4th day of November 1831.

EBENEZER D. GUNNISON.

State of the Columbia Bridge Company, November 1, 1831.

DR.

To capital stock	-	-	-	-	\$ 395,000
Notes of Old Bridge Company in circulation				\$ 3,855 18	
Notes of Columbia Bridge Company in circulation	-	-	-	-	241,570
					245,425 18
Contingent fund	-	-	-	-	868 07
Dividends of Old Bridge Company unpaid				180	
Dividends of Columbia Bridge Company unpaid, including the one declared this day	-	-	-	12,539 50	
					12,719 50
Due the Commonwealth, tax on dividends	-	-	-	-	956 17
Due depositors	-	-	-	-	48,275 16
					<u>\$ 703,244 08</u>

CR.

By bridge cost	-	-	-	-	231,922 97
Bridge repairs previous to charter	-	-	-	-	5,610 86
					237,533 83
Bills discounted	-	-	-	-	208,997 64
Bonds and old notes	-	-	-	-	15,214 06
Mortgage	-	-	-	-	7,760
					231,971 70
Stock, United States	-	-	-	-	9,059 36
do of this bank	-	-	-	-	8,084 21
					17,143 57
Specie	-	-	-	-	52,378 89
Notes of other banks	-	-	-	-	29,611 43
Due by other banks	-	-	-	-	117,294 85
					199,285 17
Real estate—banking-house	-	-	-	-	12,000
do taken in payment of debts previous to charter	-	-	-	-	5,309 81
					17,309 81
					<u>\$ 703,244 08</u>

Dividend declared May 3, 1831, at the rate of five per cent. per annum.

Dividend declared November 1, 1831, at the rate of five per cent. per annum.

Lancaster county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for the county of Lancaster, John M'Kissick, cashier of the Columbia Bridge Company, who, being duly sworn according to law, says the above statement is just and true, to the best of his knowledge and belief.

JOHN M'KISSICK

Sworn and subscribed before me, the 4th of November, 1831.

JAMES CLYDE.

Carlisle Bank, November 1, 1831.

DR.					
Capital	-	-	-	-	\$ 184,288
Notes in circulation	-	-	-	-	198,052
Contingent fund	-	-	-	-	8,868 80
Due Commonwealth	-	-	-	-	1,005 26
other banks	-	-	-	-	20,997 27
depositors	-	-	-	-	77,438 29
					<u>\$ 490,649 62</u>

CR.					
Bills discounted	-	-	-	-	\$ 291,855 69
Carlisle Bank stock	-	-	-	-	1,330
Real estate	-	-	-	-	21,324 54
Judgments	-	-	-	-	2,000
Specie	-	-	-	-	33,571 30
Notes of other banks	-	-	-	-	14,890 56
Due by other banks	-	-	-	-	125,677 53
					<u>\$ 490,649 62</u>

Rate and amount of Dividends.

May, 1831,	-	-	-	-	-	\$ 6,166 72
Nov., 1831,	-	-	-	-	-	6,399 06

I, Andrew M'Dowell, cashier of the Carlisle Bank, do certify that the foregoing statement is a true abstract of the debits and credits of said bank, as they stood on the first Tuesday of November, 1831, and of the rate and amount of dividend during the preceding year, including the first Monday of November, 1831.

A. M'DOWELL, *Cashier.*

The above named Andrew M'Dowell, cashier of the Carlisle Bank, being duly sworn, maketh oath of the truth of the above certificate.

Sworn and subscribed, this 19th day of November, 1831, before me.

JOHN PHILLIPS.

State of the York Bank, November 1, 1831.

DR.					
To capital paid in	-	-	-	-	\$ 168,720
Notes in circulation	-	-	-	-	149,265
Contingent fund	-	-	-	-	5,588 73
Dividends unpaid	-	-	-	-	9,896 80
Commonwealth tax on dividends	-	-	-	-	1,484 73
Due to other banks	-	-	-	-	6,973 98
Depositors	-	-	-	-	167,533 72
					<u>\$ 509,462 96</u>

CR.				
By bills discounted	-	-	-	\$ 271,624 41
Bonds	-	-	-	15,904 27
Stocks—United States 4½ per cent.	-	-	\$ 30,000	
York water stock	-	-	300	
Codorus navigation stock	-	-	1,300	
				31,600
Loan to the State of Pennsylvania	-	-	-	50,000
Specie—gold and silver	-	-	-	106,118 42
Notes of other banks	-	-	-	14,370
Due by other banks	-	-	-	19,845 86
Real estate—banking-house cost \$ 10,370 80, paid out of the profits of the bank.				
				<u>\$ 509,462 96</u>

Dividend declared May 3, 1831, at 4 per cent.	} 7 per cent.	\$ 11,810 40
Extra, at 3 per cent.		
Dividend declared November 1, 1831, at 4 per cent.	-	6,748 80

York county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, John Schmidt, cashier of the York Bank, who, being duly sworn according to law, says the annexed statement of its affairs is just and true.

J. SCHMIDT.

Sworn and subscribed the 14th day of November, A. D. 1831, before me.

P. ROBINSON.

State of the Bank of Penn township, November 1, 1831.

DR.				
Capital paid in	-	-	-	\$ 150,000
Notes in circulation	-	-	-	312,607 50
Contingent fund	-	-	-	13,000
Dividends unpaid	-	-	-	664 37
Dividend declared this day	-	-	-	6,000
Commonwealth tax on dividends	-	-	-	960
Due to depositors	-	-	-	171,215 42
Due to other banks	-	-	-	50,637 59
				<u>\$ 705,084 88</u>
CR.				
Bills and notes discounted	-	-	-	\$ 545,945 04
Real estate	-	-	-	27,946 69
Notes of other banks	-	-	-	44,723 05
Specie	-	-	-	67,031 45
Due by other banks	-	-	-	19,438 65
				<u>\$ 705,084 88</u>

Dividend declared May 3, 1831, on \$ 150,000, at 4 per cent.	\$ 6,000
Dividend declared November 1, 1831, on \$150,000, at 4 per cent.	6,000
	\$ 12,000

Philadelphia county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, Jacob Frick, cashier of the Bank of Pennsylvania, in the county of Philadelphia, who, being duly sworn according to law, says the above statement is just and true.

JACOB FRICK, *Cashier.*

Sworn and subscribed, November 16, 1831, before me.

JNO. NICHOLSON.

State of the Bank of Montgomery county, November 1, 1831.

DR.

To capital stock	-	-	-	-	-	\$ 133,340
Notes in circulation	-	-	-	-	-	154,060 50
Contingent fund	-	-	-	-	-	15,402 61
Dividends unpaid	-	-	-	-	-	5,351 05
Due to the Commonwealth, tax on dividends	-	-	-	-	-	746 70
Due to other banks	-	-	-	-	-	1,044 22
Due to depositors	-	-	-	-	-	115,470 20
						\$ 425,415 28

CR.

By bills and notes discounted	-	-	-	-	-	\$ 170,964 29
Mortgages	-	-	-	-	-	39,226 34
Judgments	-	-	-	-	-	18,179 78
Bills of exchange	-	-	-	-	-	10,247 92
Notes on demand	-	-	-	-	-	45,440
Loan to the Commonwealth	-	-	-	-	-	60,000
Schuylkill bridge stock	-	-	-	-	-	400
Stock of the Bank of Montgomery county	-	-	-	-	-	30
Specie	-	-	-	-	-	47,067 18
Notes of other banks	-	-	-	-	-	6,245
Checks on other banks	-	-	-	-	-	979 89
Due by other banks	-	-	-	-	-	17,918 14
Real estate	-	-	-	-	-	8,550 48
Overdrawn	-	-	-	-	-	59 20
Protest, &c.	-	-	-	-	-	107 06
						\$ 425,415 28

Rate and amount of dividends declared this year, as follows, to wit:

May 3, three and an half per cent. on \$133,340, capital stock	\$ 4,666 90
November 1, three and half per cent. on \$133,340, capital stock	4,666 90
Whole amount of dividends declared	\$ 9,332 80

Montgomery county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, William H. Slingluff, cashier of the Bank of Montgomery county, who, being duly affirmed according to law, says the above statement is just and true.

W. H. SLINGLUFF, *Cashier.*

Affirmed and subscribed the nineteenth day of November, A. D. one thousand eight hundred and thirty-one, before me.

JNO. BOYER, *J. P.*

State of the Schuylkill Bank, in the City of Philadelphia.

DR.

1831, Nov. 1. To capital stock	-	-	-	-	\$ 500,000
Notes in circulation	-	-	-	-	388,328
Contingent fund	-	-	-	-	73,728 15
Dividends unpaid	-	-	-	-	2,616 71
Dividend declared this day	-	-	-	-	20,000
Due Commonwealth, tax on dividends	-	-	-	-	1,600
Due other banks	-	-	-	-	320,790 09
Due to depositors	-	-	-	-	332,657 91
					<u>\$1,639,720 86</u>

CR.

1831, Nov. 1. By bills discounted	-	-	-	-	\$ 1,181,298 56
Chesapeake and Delaware canal stock	-	-	-	-	10,000
Schuylkill Bank stock	-	-	-	-	5,689 64
Specie	-	-	-	-	139,099 04
Notes of other banks	-	-	-	-	152,185
Due by other banks	-	-	-	-	101,539 02
Real estate	-	-	-	-	49,909 60
					<u>\$1,639,720 86</u>

1831, May 3, declared $3\frac{1}{2}$ per cent. on \$500,000.

Nov. 1, do 4 do do.

H. J. Levis being affirmed, saith that the above is a just and true account of the state of the Schuylkill Bank, in the city of Philadelphia.

H. J. LEVIS, *Cashier.*

Affirmed before me, this 28th November, 1831.

S. BADGER, *Alderman.*

State of the Bank of Pittsburgh, 1st November, 1831.

DR.

To stock paid in	-	-	-	-	-	\$ 347,355 50
Notes in circulation	-	-	-	-	-	387,746

To contingent fund	-	-	-	-	\$ 78,063 22
Dividends unpaid	-	-	-	-	7,833 70
Dividends declared this day	-	-	-	-	13,866 80
Due State, tax on dividends	-	-	-	-	2,214 84
Due to other banks	-	-	-	-	21,246 90
Due to depositors	-	-	-	-	281,801 93

\$1,140,128 89

Cr.

By bills discounted	-	-	-	-	\$ 738,785 80
Bills of exchange	-	-	-	-	108,432 36
Real estate	-	-	-	-	4,082 04
Judgments	-	-	-	-	7,481 34
Due by sundry banks	-	-	-	-	133,019 92
Notes of other banks	-	-	-	-	108,241 28
Specie	-	-	-	-	40,086 15

\$1,140,128 89

Dividend declared 3d May, 1831, on \$345,470, at 4 per cent.	-	-	-	-	\$ 13,818 80
Dividend declared 1st November, 1831, on \$ 346,670, at 4 per cent.	-	-	-	-	13,866 80

\$ 27,685 60

City of Pittsburgh, ss.

Personally appeared before the subscriber, one of the aldermen in and for said city, Alexander Johnston, cashier of the Bank of Pittsburgh, who, being duly sworn according to law, says the above statement is just and true.

ALEX. JOHNSTON, *Cashier.*

Sworn and subscribed before me, this ninth day of December, A. D. 1831.

SAMUEL PETTIGREW, *Alderman.*

State of the Kensington Bank, in the county of Philadelphia, 1st November, 1831.

Dr.

To capital paid in	-	-	-	-	\$ 124,990
Notes in circulation	-	-	-	-	197,545
Contingent fund	-	-	-	-	44,048 86
Dividends unpaid	-	-	-	-	6,588 26
Due to the Commonwealth, tax on dividends	-	-	-	-	999 92
Due to other banks	-	-	-	-	16,366 36
Due to depositors	-	-	-	-	136,319 40

\$ 526,857 80

Dividend declared on capital, \$129,500, 1st Tuesday in May, 4 per cent.	\$ 5,186
Dividend declared on capital, \$129,500, 1st Tuesday in No- vember, 4 per cent.	5,180
	\$ 10,360

JOHN F. WATSON, *Cashier.*

E. E. Bank of Germantown, November 1, 1831.

Philadelphia county, ss.

Before me, the subscriber, one of the justices of the peace in and for the said county, personally appeared John Watson, esq., cashier of the Bank of Germantown, who, being duly sworn according to law, did depose and say that the within statement is just and true.

Sworn before me, this first day of December, 1831.

A. B. AMMERMAN.

*State of the Miners' Bank of Pottsville, in the county of Schuylkill.
November 1, 1831.*

Dr.	
To capital stock paid	\$ 199,575
Notes in circulation	85,160
Contingent fund	11,816 93
Dividends unpaid	402 70
Commonwealth tax on dividends	144 63
Due to other banks	7,673 14
Due to depositors	183,596 21
Bills payable	51,000
	\$ 537,308 61
Cr.	
By bills discounted	\$ 354,670 77
Bonds	1,111 17
Mortgages	10,966 67
Judgments	73,376 06
Mine Hill and Schuylkill Haven Railroad Company, (loan to)	35,000
Specie	15,952 53
Notes of other banks	6,740
Checks on other banks, and cash drafts	11,897
Due by other banks	7,412 06
Real estate	11,359 37
Suspense account	8,822 98
	\$ 537,308 61

Whole amount of dividends during the year, ending with the first Tuesday
in November, 1831, \$ 1,807 99

Schuylkill county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, Joseph Thomas, cashier of the Miners' Bank of Pottsville, in the county of Schuylkill, who, being duly affirmed according to law, says the above statement is just and true as entered in the books of said institution.

JOS. THOMAS.

Affirmed and subscribed, the 8th day of December, 1831, before me.

JB. SEITZINGER.

Statement of the Wyoming Bank, at Wilkesbarre, November 7, 1831.

DR.

To stock paid in	-	-	-	-	-	\$ 47,990
Discounts received	-	-	-	-	-	3,692 12
Notes in circulation	-	-	-	-	-	63,310
Due depositors	-	-	-	-	-	37,386 78
Unclaimed dividends	-	-	-	-	-	62 60
State duty, May dividend	-	-	-	-	-	123 04
Harrisburg Bank	-	-	-	-	-	267 95
Easton do	-	-	-	-	-	635
Profit and loss	-	-	-	-	-	1,053 91
						\$ 154,521 40

CR.

By bills and notes discounted	-	-	-	-	-	\$ 118,360 89
Real estate	-	-	-	-	-	2,194 72
Expenses	-	-	-	-	-	707
Specie	-	-	-	-	-	8,628 88
Foreign notes of banks	-	-	-	-	-	10,450
Mechanics' Bank, (Philadelphia)	-	-	-	-	-	14,063 46
Bank of Northumberland	-	-	-	-	-	116 45
						\$ 154,521 40

Dividend declared May 2, 1831, on capital stock, \$30,760,						
5 per cent.	-	-	-	-	-	\$ 1,538
Dividend declared November 7, 1831, on capital stock,						
\$ 47,990, 5 per cent.	-	-	-	-	-	2,399 50

Edward Lynch, being duly affirmed, saith that the above account is a correct statement of the debits and credits of said bank, to the best of his knowledge and belief.

EDW. LYNCH, *Cashier.*

Affirmed and subscribed before me, this 7th day of December, 1831.

WM. J. ROSS, *Associate Judge.*

	Cr.	
Bills discounted	- - - - -	\$35,111 52
Permanent expense	- - - - -	1,136 60
Current do	- - - - -	62 61
Due by other banks	- - - - -	28,883 26
Notes of other banks	- - - - -	2,145
Specie	- - - - -	23,690 74
		\$91,029 73

N. B. This institution commenced its operations on the 26th day of September last.

Northumberland county, ss.

Personally appeared before me, one of the justices of the peace in and for the said county, J. R. Priestley, cashier of the Bank of Northumberland, who being sworn, says that the foregoing is a true statement of the affairs of the Bank of Northumberland on the first Tuesday in November, A. D. 1831.

J. R. PRIESTLEY.

Sworn and subscribed before me, this 5th day of December, 1831.

JOHN WHEATLEY.

State of the Bank of Pennsylvania, Tuesday evening, November 1, 1831.

	Dr.	
Bills discounted	- - - - -	\$4,126,363 52
Special securities	- - - - -	663,444 44
Five per cent. stock of the Commonwealth of Pennsylvania	- - - - -	105,548 59
United States' four and one half per cent. stock	- - - - -	84,576 46
Loan to Union Canal Company	- - - - -	50,000
Schuylkill Navigation Company	- - - - -	10,000
Chesapeake and Delaware Canal Company	- - - - -	10,000
County commissioners of Philadelphia	- - - - -	15,000
Turnpike, railroad, navigation stock, &c.	- - - - -	40,627 50
Real estate	- - - - -	264,537 33
Expenses	- - - - -	14,300 25
Due by other banks	- - - - -	95,448 51
Notes of other banks	- - - - -	200,255 70
Specie	- - - - -	503,172 61
		\$6,183,274 91

	Cr.	
Capital stock	- - - - -	\$2,500,000
Contingent fund	- - - - -	200,000
Notes in circulation	- - - - -	1,217,135 08
Profit and loss	- - - - -	115,023 77
Discounts	- - - - -	81,890 43

Exchange account -	-	-	-	-	\$ 49,652 84
Unclaimed dividends -	-	-	-	-	8,171
Interest payable on stock of the Commonwealth -	-	-	-	-	14,493 70
Due to Commonwealth of Pennsylvania -	-	-	-	-	153,269 88
Baring, Brothers & Co., of London -	-	-	-	-	101,789 79
other banks -	-	-	-	-	567 030 20
individual depositors -	-	-	-	-	1,174,818 22
					\$6,183,274 91

Philadelphia, December 6, 1831.

I do affirm that the above is a true and correct statement, as taken from the books of the Bank of Pennsylvania.

JOSEPH TROTTER, *Cashier.*

Affirmed before me, this 6th day of December, 1831.

R. WILLING, junior, *Alderman*

*State of the Mechanics' Bank of the city and county of Philadelphia,
November 1, 1831.*

Dr.					
To capital stock -	-	-	-	-	\$ 529,310
Discounts received -	-	-	-	-	31,280 55
Unclaimed dividends -	-	-	-	-	2,818 12
State duty -	-	-	-	-	1,409 29
Contingent fund -	-	-	-	-	24,132 07
Foreign banks -	-	-	-	-	232,301 38
City do -	-	-	-	-	16,909 34
Depositors -	-	-	-	-	294,881 28
Notes in circulation -	-	-	-	-	270,826
					\$1,403,868 03

Cr.					
By bills discounted -	-	-	-	-	\$ 920,024 45
receivable -	-	-	-	-	600
Mechanics' Bank stock -	-	-	-	-	88,905
Chesapeake and Delaware canal stock -	-	-	-	-	10,000
Real estate -	-	-	-	-	46,383 88
Judgment and mortgages -	-	-	-	-	3,666 50
Foreign banks -	-	-	-	-	26,732 99
City do -	-	-	-	-	21,807 44
Notes of other banks -	-	-	-	-	157,373 52
Expenses -	-	-	-	-	6,373 08
Specie -	-	-	-	\$ 120,054 55	
Mint certificate -	-	-	-	1,946 62	
					122,001 17
					\$1,403,868 03

Dividend declared May 3, 1831, on \$440,405, at 4 per cent. \$ 17,616 20
 Dividend declared Nov. 1, 1831, on \$440,405, at 4½ per cent. 19,818 22

City of Philadelphia, ss.

Personally appeared before me, the subscriber, one of the aldermen in and for said city, Joseph B. Mitchell, cashier of the Mechanics' Bank of the city and county of Philadelphia, who, being duly sworn according to law, says the above statement is just and true.

JOSEPH B. MITCHELL.

Sworn and subscribed the fifth day of December, 1831, before me.

J. BURDEN, *Alderman.*

State of the Bank of Chambersburg, 1st November, 1831.

Dr.

Capital	-	-	-	-	-	-	\$ 249,128 34
Notes in circulation	-	-	-	-	-	-	258,588
Profit and loss	-	-	-	-	-	-	1,985 97
Dividends unpaid, including that of to-day	-	-	-	-	-	-	13,648 84
Due banks	-	-	-	-	-	-	48,761 96
Due State, tax on dividends	-	-	-	-	-	-	1,195 80
Deposites	-	-	-	-	-	-	61,873

\$ 635,181 91

Cr.

Bills and notes, including bills of exchange	-	-	-	-	-	-	\$ 370,629 25
Judgments	-	-	-	-	-	-	61,069 88
Mortgages	-	-	-	-	-	-	12,143 42
Real estate	-	-	-	-	-	-	67,897 90
Silver and gold	-	-	-	-	-	-	52,047
Foreign notes	-	-	-	-	-	-	47,730
Change	-	-	-	-	-	-	2 28
Due by banks	-	-	-	-	-	-	2,259 83
Banking-house and lot	-	-	-	-	-	-	14,002 35
Chambersburg turnpike stock	-	-	-	-	-	-	6,400
Water do	-	-	-	-	-	-	1,000

\$ 635,181 91

Dividend declared 2d May, 1831	-	-	-	-	-	\$ 7,473 85
Do. do. 1st Nov.	-	-	-	-	-	7,473 85

Each at 3 per cent.

\$ 14,947 70

Franklin county, Pennsylvania, ss.

Personally appeared before me, the subscriber, a justice of the peace in and for said county, A. Colhoun, cashier of the Bank of Chambersburg, who, being duly sworn according to law, says the above statement is just and true.

A. COLHOUN, *Cashier.*

Sworn to, 5th December, 1831, before

JNO. HERBERGER, *J. P.*

Philadelphiu Bank, November 7, 1831.

DR.

To amount of capital stock	-	-	-	-	\$ 1,800,000
Amount of notes in circulation	-	-	-	-	308,786
Amount of reserved fund to meet losses at branches, &c.	-	-	-	-	105,445
Amount of reservation fund to reimburse payment to the Chesapeake and Delaware canal	-	-	-	-	56,000
Amount of dividends unpaid	-	-	-	-	10,477
Amount of discounts last six months	-	-	-	-	64,228
Amount due to other banks	-	-	-	-	217,745
Amount due depositors	-	-	-	-	489,099
					<u>\$ 3,051,780</u>

CONTRA, CR.

By amount of bills discounted	-	-	-	-	\$ 2,022,045
Amount of loans outstanding at Washington and Wilkes-barre, secured generally by bonds, mortgages, and judgments	-	-	-	-	102,972
Amount of subscription to the Chesapeake and Delaware canal	-	-	-	-	100,000
Amount of Philadelphia Bank stock	-	\$ 245,803			
turnpike do	-	500			
					<u>246,303</u>
Amount of bonds and mortgages	-	-	-	-	22,475
Amount of specie on hand	-	\$ 155,714			
Amount of notes of other banks	-	226,919			
					<u>382,633</u>
Amount due from other banks	-	-	-	-	106,362
Banking-house and lot	-	-	-	-	50,000
Amount of real estate	-	-	-	-	10,206
Amount of incidental expenses	-	-	-	-	8,784
					<u>\$ 3,051,780</u>

Errors excepted.

Q. CAMPBELL, *Cashier.**City of Philadelphia.*

Personally appeared before me, one of the aldermen of the city of Philadelphia, Q. Campbell, cashier of the Philadelphia Bank, and, being duly qualified according to law, doth depose and say that the foregoing statement is correct and true, as entered in the books of said institution.

Q. CAMPBELL, *Cashier.*R. WILLING, junior, *Alderman.**State of the Commercial Bank of Pennsylvania, November 1, 1831.*

DR.

To capital stock	-	-	-	-	\$ 1,000,000
Notes in circulation	-	-	-	-	281,489 50

To contingent fund	-	-	-	\$ 47,508	23
Discounts	-	-	-	41,054	58
					\$ 88,562 81
Dividends unpaid	-	-	-	-	2,538 25
Amount due Commonwealth of Pennsylvania, tax on dividends	-	-	-	-	2,240
Amount due banks	-	-	-	-	71,833 84
Do. depositors	-	-	-	-	484,453 02
					\$ 1,931,117 42

CR.

By bills discounted	-	-	-	-	\$ 1,352,257 96
Bonds and mortgages	-	-	-	-	4,500
Commercial Bank stock	-	-	-	-	200,000
Specie	-	-	-	-	108,491 32
Notes of other banks	-	-	-	-	172,737 34
Amount due from other banks	-	-	-	-	42,568 42
Real estate, including banking-house	-	-	-	-	39,677 75
Suspense accounts	-	-	-	-	3,300
Expenses	-	-	-	-	6,994 63
New exchange	-	-	-	-	600
					\$ 1,931,117 42

Dividend declared May 3, 1831, on \$ 800,000, at 3½ per cent. \$ 28,000
 Dividend declared Nov. 1, 1831, on \$ 800,000, at 3½ per cent. 28,000

City of Philadelphia.

Personally appeared before me, the subscriber, one of the aldermen in and for the said city, Benjamin P. Smith, cashier of the Commercial Bank of Pennsylvania, who, being duly affirmed according to law, says the above statement is just and true.

BENJ. P. SMITH, *Cashier.*

Affirmed and subscribed, the 15th day of December, 1831, before me
 A. PETTIT, *Alderman.*

Statement of the Lancaster Bank, November 7, 1831.

DR.

To capital stock	-	-	-	-	\$ 134,235
Notes in circulation	-	-	-	-	232,010
Dividends unpaid	-	-	-	-	4,877 40
Surplus fund, profit and loss account	-	-	-	-	26,875 34
Due Commonwealth, tax on dividends	-	-	-	-	431 24
Due sundry banks	-	-	-	-	1,002 55
Due depositors	-	-	-	-	70,484 50
					\$ 469,916 03

Cr.

By bills discounted and outstanding	-	-	-	\$ 200,520	98
Bonds and mortgages	-	-	-	39,276	67
Lancaster Bank stock	-	-	-	36,435	
Farmers' Bank stock	-	-	-	4,800	
Conestogo navigation stock	-	-	-	1,500	
State 5 per cent. stock	-	-	-	10,000	
Due from sundry banks	-	-	-	20,628	98
Cash, viz.					
Specie	-	-	-	\$ 23,048	89
Notes of other banks	-	-	-	133,705	51
				<u>156,754</u>	<u>40</u>
				<u>\$ 469,916</u>	<u>03</u>

Dividends declared in May, 1831, on \$3,605; shares at 68 cents per share	-	-	-	\$ 2,454	80
Dividends declared in November, 1831, on \$3,580; shares at 82 cents per share	-	-	-	2,935	60

Lancaster city, ss.

James Evans, cashier of the Lancaster Bank, being duly sworn, saith that the above is a correct and true statement, as taken from the books of the Lancaster Bank on the above day.

JAMES EVANS, *Cashier.*

Sworn and subscribed before me, this 1st day of December, 1831.

GEO. L. MAYER, *Alderman.*

State of the Bank of the Northern Liberties, November 7, 1831.

Dr.

Amount of bills and notes discounted	-	-	-	\$ 829,858	69
Judgments secured by real estate	-	-	-	12,727	80
Loans to corporations	-	-	-	7,264	36
Specie	-	-	-	110,884	79
Notes of other banks and drafts	-	-	-	183,052	11
Due from other banks	-	-	-	44,120	97
				<u>\$ 1,187,908</u>	<u>72</u>

Cr.

Capital paid in	-	-	-	\$ 200,000	
Contingent fund	-	-	-	100,000	
				<u>\$ 300,000</u>	
Notes in circulation	-	-	-	413,116	
Deposites	-	-	-	425,716	42
Dividends unpaid, including this day's	-	-	-	11,310	90
Due to other banks	-	-	-	32,682	60

Tax on two dividends	-	-	-	-	-	\$ 2,400
Profit and loss	-	-	-	-	-	2,682 80
						<u>\$1,187,908 72</u>

Philadelphia county, ss.

On the nineteenth day of December, 1831, before me, one of the justices of the peace in and for the county of Philadelphia, appeared Robert L. Pitfield, cashier of the Bank of the Northern Liberties, who solemnly affirmed that the above is a true and correct statement of the debits and credits of said bank, to the best of his knowledge and belief.

R. L. PITFIELD, *Cashier.*

Affirmed and subscribed before me.

JNO. GOODMAN.

State of the Monongahela Bank of Brownsville, November 1, 1831.

DR.

To capital stock	-	-	-	-	-	\$ 102,123
Notes in circulation	-	-	-	-	-	168,848
Surplus fund	-	-	-	-	-	15,032 87
Dividends unpaid	-	-	-	-	-	6,574 46
Due to Commonwealth, tax on dividends	-	-	-	-	-	571 88
Due to depositors	-	-	-	-	-	52,697 45
						<u>\$ 345,847 66</u>

CR.

By bills and notes outstanding	-	-	\$ 148,030 84	
Judgments	-	-	41,927 75	
Mortgages	-	-	1,700	
				191,658 59
Monongahela Bank stock	-	-	-	1,695
Monongahela Bridge stock	-	-	-	700
Specie, viz.—gold	-	-	3,091 27	
silver	-	-	16,379 12	
				19,470 39
Notes of other banks	-	-	-	27,338 16
Due by other banks	-	-	-	82,388 02
Real estate, purchased for debts	-	-	16,028 34	
Do. do.	-	-	5,284 51	
				21,312 85
Personal do.	-	-	-	233 18
Beaver Bank notes and certificate	-	-	-	1,051 47
				\$ 345,847 66

May 3, 1831, a dividend of $3\frac{1}{2}$ per cent. was declared, is	-	-	-	-	\$ 3,574 30
November 1, 1831, a dividend of $3\frac{1}{2}$ per cent. was declared, is	-	-	-	-	3,574 30

Fayette county, ss.

Personally came before me, the subscriber, one of the Commonwealth's justices of the peace in and for said county, duly commissioned and sworn, G. H. Bowman, cashier of the Monongahela Bank of Brownsville, who, being sworn according to law, says that the above statement is true.

G. H. BOWMAN, *Cashier.*

Sworn and subscribed, this 21st day of November, 1831, before me.

MICHAEL SOWERS.

State of the Easton Bank, November 1, 1831.

DR.

Capital stock	-	-	-	-	-	\$ 232,915
Bank notes in circulation	-	-	-	-	-	352,273 44
Contingent fund	-	-	-	-	-	60,744 29
Dividends unpaid	-	-	-	-	-	15,601 35
Due to the State, tax on dividends	-	-	-	-	-	4,540 92
Due to other banks	-	-	-	-	-	24,025 04
Due to depositors	-	-	-	-	-	171,159 50

\$ 861,259 54

CR.

Bills discounted	-	-	-	-	-	\$ 623,496 06
Bonds and mortgages	-	-	-	-	-	47,641 29
Stock of the Easton Water Company,	13	shares	-	-	-	325
Commercial Bk., Pennsylvania,	13		-	-	-	650
Farmers & Mechanics' Bank,	279		-	-	-	13,950
Bank of Pennsylvania,	53		-	-	-	21,200
North America,	11		-	-	-	4,400
Schuylkill Bank,	152		-	-	-	3,800
Loan to the Commonwealth of Pennsylvania, at 5 per cent.						25,000
Specie	-	-	-	-	-	43,034 69
Notes of other banks	-	-	-	-	-	20,254 42
Amount due by other banks	-	-	-	-	-	57,508 08

\$ 861,259 54

Extra dividend declared January 14, at 16 $\frac{2}{3}$ per cent.	-	-	-	-	-	33,470
Dividend declared May, at 5 per cent.	-	-	-	-	-	11,645 75
Do. do Nov., at 5 per cent.	-	-	-	-	-	11,645 75

\$ 56,761 50

Northampton county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, James Sinton, cashier of the said bank, who, being duly affirmed according to law, says the above account is just and true.

J. SINTON.

Affirmed and subscribed, this 19th day of December, 1831, before me.

J. WEYGANDT, *J. P.*

State of the Farmers' Bank of Lancaster, November 7, 1831.

Dr.

To capital - - - - -	\$ 400,000
Notes in circulation - - - - -	223,190 78
Contingent fund - - - - -	341 21
Dividends unpaid - - - - -	15,285 44
Due to the Commonwealth, for tax on dividends - - - - -	1,764 12
Due to other banks - - - - -	20,844 96
Due to depositors - - - - -	120,998 08
	\$ 782,424 59

Cr.

By bills discounted - - - - -	\$ 529,089 27
Bonds - - - - -	900
Columbia Bridge Company stock, 63 shares - - - - -	4,471 25
Conestogo Navigation do. 60 do. - - - - -	3,000
Farmers' Bank do. 652 do. - - - - -	32,600
Lancaster, Elizabethtown, and Middletown Turnpike stock, 35 shares - - - - -	2,439
Loan to the Commonwealth - - - - -	25,000
Specie - - - - -	38,336 26
Notes of other banks - - - - -	85,915
Due by other banks - - - - -	26,625 43
Expenses - - - - -	87 42
Banking-house and other real property - - - - -	33,960 96
	\$ 782,424 59

Dividends declared in May, 1831, on \$ 367,650, at 3 per cent. - - - - -	\$ 11,029 50
Dividends declared in November, 1831, on \$ 367,400, at 3 per cent. - - - - -	11,022
Whole amount of dividend during the year ending with the first Monday in November - - - - -	\$ 22,051 50

City of Lancaster, ss.

Personally appeared before me, the subscriber, one of the aldermen in and for said city, John Eberman, cashier of the Farmers' Bank of Lancaster, who, being duly affirmed according to law, did declare the above statement to be just and true.

JNO. EBERMAN, *Cashier.*

Affirmed and subscribed before me, the 25th day of November, A. D. 1831.

HENRY KEFFER.

Bank of Gettysburg, November 1, 1831.

Dr.

To capital - - - - -	\$ 125,618
Notes in circulation - - - - -	143,730

To dividends unpaid	-	-	-	-	\$ 7,003 15
Due the Commonwealth, tax	-	-	-	-	602 24
Due to other banks	-	-	-	-	2,068 62
Due to depositors	-	-	-	-	34,335 14
					<u>\$ 313,357 15</u>

Cr.

By bills discounted	-	-	-	-	\$ 146,970 97
Bonds	-	-	-	-	18,804 02
Mortgages	-	-	-	-	1,870
Judgment, including costs paid	-	-	-	-	31,353 39
Stock—Gettysburg Water Company	-	-	-	\$ 500	
Gettysburg and Petersburg Turnpike	-	-	-	222 05	
					<u>722 05</u>
Specie—silver and cents	-	-	-	33,532 40	
gold	-	-	-	1,609 03	
					<u>35,141 23</u>
Notes and checks on other banks	-	-	-	-	23,659 15
Amount due from other banks	-	-	-	-	21,485 05
Real estate	-	-	-	-	30,729 58
Profit and loss	-	-	-	-	1,689 30
Expenses	-	-	-	-	932 41
					<u>\$ 313,357 15</u>

Dividend declared May 8, 1831, on \$125,318, at 3 per cent.	\$ 3,759 54
Dividend declared Nov. 1, 1831, on \$125,618, at 3 per cent.	3,768 54

Adams county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, John B. M'Pherson, cashier of the Bank of Gettysburg, who, being duly sworn according to law, says the above statement is just and true, to the best of his knowledge and belief.

J. B. M'PHERSON.

Sworn and subscribed, December 2, 1831, before me.

SAMPSON T. KING.

An abstract of the debts and credits of the Northampton Bank, November 1, 1831.

Dr.

Capital stock paid in	-	-	-	-	\$ 124,390
Bank notes in circulation	-	-	-	-	245,169
Contingent fund	-	-	-	\$ 9,447 97	
Profit and loss account	-	-	-	132 08	
					<u>9,580 05</u>
Dividends unpaid	-	-	-	1,484 65	
Dividend No. 34, this day declared	-	-	-	3,617	
					<u>5,131 65</u>

Amount due the Commonwealth of Pennsylvania, tax on dividends - - - - -		583 52
Amount due depositors - - - - -	46,141 40	
Deduct over drafts - - - - -	274 45	
		45,866 95
		\$ 430,721 17

C.R.

Bills discounted - - - - -		\$ 135,739 99
Bonds and notes, and notes on demand - - - - -		186,393
Amount of the capital stock held by the bank - - - - -		20,800
Real estate - - - - -		5,000
Expenses, costs paid on notes in suit - - - - -		63 51
Specie—gold, silver, and copper coin - - - - -	\$ 37,468 09	
Notes of other banks and drafts - - - - -	10,643 33	
Amount due by other banks - - - - -	20,497 14	
Amount due by other incorporated companies, subject to drafts at short date - - - - -	13,827 85	
Account of the acting manager of the Lehigh Coal and Navigation Company - - - - -	288 26	
		82,724 67
		\$ 430,721 17

Dividend declared in May, 1831, on \$ 104,200, at 7 per cent. per annum - - - - -		\$3,647
Dividend declared in November, 1831, on \$ 104,200, at 7 per cent. per annum - - - - -		3,647
		\$ 7,294

Lehigh county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, John Rice, cashier of the Northampton Bank, who solemnly affirmed that the above is a true and correct statement of the affairs of the said bank.

JOHN RICE.

Affirmed and subscribed, this 22d day of December, A. D. 1831, before me.
CHRISTOPHER BEITEL.

Harrisburg Bank, November 1, 1831.

D.R.

To capital paid in - - - - -		\$ 158,525
Notes in circulation - - - - -		510,583 96
Due to other banks - - - - -		38,294 51
Due to depositors - - - - -		238,138 66
Dividends unpaid, including that declared this day - - - - -		27,991 76

To due to the State for tax on dividends	-	-	-	-	\$ 2,536 40
Contingent fund	-	-	-	-	25,740 59
					<u>\$ 1,001,810 88</u>

CR.

By bills discounted	-	-	-	-	\$ 576,663 04
Bonds	-	-	-	-	7,836 87
Loan to the Commonwealth	-	-	-	-	50,000
Stock in the Bank United States	-	-	-	-	39,032 84
Stock in the Harrisburg bridge	-	-	-	-	1,920
Stock in the Peter's mountain turnpike	-	-	-	-	500
Specie	-	-	-	-	123,137 25
Notes of other banks	-	-	-	-	22,854 97
Due by other banks	-	-	-	-	137,309 24
Real estate	-	-	-	-	42,556 64
					<u>\$ 1,001,810 88</u>

Dividend declared May 3, 1831, at 4 per cent.	-	\$ 6,341
Do. do. November 1, 1831, at 16 per cent.	-	25,354
		<u>\$ 31,705</u>

Dauphin county, ss.

John Forster, cashier of the Harrisburg Bank, being duly sworn, doth depose and say that the above statement is just and true, to the best of his knowledge and belief.

JNO. FORSTER, *Cashier.*

Sworn and subscribed, December 24, 1831, before me.

WILLIAM GRAYDON.

State of the Southwark Bank, in the county of Philadelphia, November 1, 1831.

DR.

To bills discounted	-	-	-	-	\$ 714,555 84
Real estate	-	-	-	-	8,965 94
Specie	-	-	-	-	75,419 57
Bank notes of other banks	-	-	-	-	39,147 76
Due from banks	-	-	-	-	16,202 40
					<u>\$ 854,291 51</u>

CR.

By capital stock	-	-	-	-	\$ 250,000
Notes in circulation	-	-	-	-	233,200
Dividends unpaid	-	-	-	-	14,837 75
Due Commonwealth of Pennsylvania	-	-	-	-	2,000

By due to banks	-	-	-	-	-	\$ 17,292 32
Due to depositors	-	-	-	-	-	312,892 23
Profit and loss, (contingent fund)	-	-	-	-	-	24,069 21
						<u>\$ 854,291 51</u>
Dividend, May 3, 1831, 5 per cent.	-	-	-	-	-	\$ 12,500
Do. Nov. 1, do.	-	-	-	-	-	12,500
						<u>\$ 25,000</u>

J. S. SMITH, jr., *Cashier.**H. G. Southwark Bank, Philadelphia, December 6, 1831.**Philadelphia county, ss.*

Before me, the subscriber, one of the justices of the peace in and for the said county, personally appeared James S. Smith, jr. cashier of the Southwark Bank, in the county of Philadelphia, who, being duly affirmed according to law, did declare and say that the above statement in correct and true.

Sworn and subscribed, the 6th day of December, A. D. 1831, before me.

WM. L. NORTON, *Justice of the Peace.**State of the Farmers' Bank of Bucks county, November 1, 1831.*

Dr.

To capital	-	-	-	-	-	\$ 60,000
Profit and loss	-	-	-	-	-	3,668 81
Notes in circulation	-	-	-	-	-	94,423
Due sundry banks	-	-	-	-	-	6,981 93
Dividends, including this day	-	-	-	-	-	2,057 82
Commonwealth, 8 per cent.	-	-	-	-	-	257 67
Depositors	-	-	-	-	-	28,218 82
						<u>\$ 195,638 05</u>

Cr.

By bills and notes discounted	-	-	-	-	\$ 128,243 95
Due on demand	-	-	-	-	837 50
Specie	-	-	-	-	25,859 94
Notes and checks of other banks	-	-	-	-	9,327 08
Due from sundry banks	-	-	-	-	5,931 59
Real estate, including banking-house	-	-	-	-	8,061 17
Own bank stock	-	-	-	-	17,055
Protests paid, and overdrafts	-	-	-	-	311 82
					<u>\$ 195,638 05</u>

Dividend declared May 3, 1831, on \$42,945, at 3½ per cent.

\$1,503 08

Dividend declared November 1, 1831, on \$42,945, at 4
per cent. - - - - - 1,717 80

Bucks county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, Robert C. Beatty, cashier of the Farmers' Bank of Bucks county, who, being duly affirmed according to law, says the above statement is just and true.

R. C. BEATTY, *Cashier.*

Affirmed and subscribed, the 3d day of December, A. D. 1831, before me.

S. ALLEN, jr., *J. P.*

State of the Bank of Delaware county, November 1, 1831.

DR.					
To capital paid in	-	-	-	-	\$ 77,510
Notes in circulation	-	-	-	-	116,679
Contingent fund	-	-	-	-	18,109 25
Dividends unpaid, including this day	-	-	-	-	6,994 42
Due to the Commonwealth, tax on dividends	-	-	-	-	558 07
Due to other banks	-	-	-	-	884 44
Due to depositors	-	-	-	-	103,638 02
					\$ 324,373 20
CR.					
By bills discounted	-	-	-	-	\$ 63,219 63
Judgments	-	-	-	-	123,743 42
Stock of Schuylkill Bank	-	-	-	-	9,913 37
Do. of this bank	-	-	-	-	1,610
Do. of the United States' Bank	-	-	-	-	10,038 88
Chesapeake and Delaware Canal stock	-	-	-	-	2,000
Specie	-	-	-	-	57,746 38
Notes of other banks	-	-	-	-	2,420
Due by other banks	-	-	-	-	32,616 45
Real estate	-	-	-	-	20,542 90
Expenses	-	-	-	-	522 17
					\$ 324,373 20

Dividend declared May 3, 1831, of 4 per cent. on \$77,510 \$8,100 40

Dividend declared Nov. 1, 1831, of 5 per cent. on \$77,510 3,875 50

Delaware county, ss.

Personally appeared before me, the subscriber, one of the justices of the peace in and for said county, Preston Eyre, cashier of the Bank of Delaware county, who, being duly affirmed according to law, says the above statement is just and true.

PRESTON EYRE, *Cashier.*

Affirmed and subscribed, the fifth day of November, A. D. 1831, before me.

SAMUEL SMITH, *J. P.*

Report of the State of the Bank of North America, on Tuesday, the 1st November, 1831, transmitted to the Auditor General, in compliance with the requisitions of the XVII. article of the charter of 21st March, 1825.

DEBTOR ACCOUNT.

Bills discounted and received	-	-	-	-	\$1,301,891 15
Bond and judgment	-	-	-	-	23,316
Bonds and mortgages	-	-	-	-	37,913 28
Stock in canals, turnpikes, and bridges	-	-	-	-	25,161
Sundry securities and personal accounts	-	-	-	-	64,330 65
Specie	-	-	-	-	123,949 34
Notes of other banks	-	-	-	-	76,857 88
Due by other banks	-	-	-	-	18,001 84
Real estate taken in payment of debts, including cost of bank-					
ing-house	-	-	-	-	284,181
Expenses	-	-	-	-	5,142 48
Suspense accounts	-	-	-	-	259 91
					\$1,961,004 53

CREDITOR ACCOUNT.

Capital stock	-	-	-	-	\$1,000,000
Notes in circulation	-	-	-	-	270,157 21
Due to other banks	-	-	-	-	165,868 84
Unpaid dividends	-	-	-	-	5,214
Due depositors	-	-	-	-	415,676 40
Due the Commonwealth, tax on dividends	-	-	-	-	2,000
Discounts received	-	-	-	-	23,127 78
Surplus fund, and profit and loss	-	-	-	-	78,960 32
					\$1,961,004 53

Dividends declared in January and July, 1831, 2½ per cent. each. Bank of North America, 1st November, 1831.

City of Philadelphia, ss.

Personally appeared before me, one of the aldermen of the city of Philadelphia, Henry Hollingsworth, cashier of the Bank of North America, who, being duly affirmed according to law, says the above is a just and true statement from the books of the said bank.

H. HOLLINGSWORTH, *Cashier.*

Affirmed to before me, this ninth day of December, 1831.

R. WILLING, junior, *Alderman.*

ADDITIONAL.

Lebanon Bank, per act of 1st April, 1831, now in operation, capital \$ 200,000
 Moyamensing Bank, in the county of Philadelphia, per act of 30th March, 1832, capital - - - - - \$ 250,000

Western Bank of Philadelphia, per act of 23d April, 1832, capital	\$ 500,000
Girard Bank, per act of 3d April, 1832, capital	- 1,500,000
Manufacturers and Mechanics' Bank of the Northern Liberties, in the county of Philadelphia, capital	- \$ 300,000
Doylestown Bank of Bucks county, per act 23d April, 1832, capital	150,000
Bank of Middletown, per act of 9th June, 1832, capital	- 200,000

EXECUTIVE OFFICE,
FRANKFORT, KY., 20th August, 1832.

SIR: I have the honor to acknowledge the receipt of your letter of the 12th ultimo, accompanied by a "resolution of the House of Representatives," to which you refer. In compliance with your request, I herewith forward a report of the President of the Bank of Kentucky, of the 1st of December last, and the report of the President and directors of the Bank of the Commonwealth of Kentucky, of the 6th of the same month, to the Legislature, from which you will derive all the information within my power to communicate.

I will only add the fact, that the Bank of the Commonwealth does not redeem its notes with specie, and consequently they are under par. My opinion is, that a very considerable portion of the sum total, as stated in the report, will, upon the winding up of the institution, fail to be realized to the Government.

I have the honor, respectfully,
To be your obedient servant,
THOMAS METCALFE.

Honorable L. McLANE,
Secretary of the Treasury.

Report of the President and Directors of the Bank of the Commonwealth of Kentucky.

BANK OF THE COMMONWEALTH OF KENTUCKY, Dec. 6, 1831.

SIR: I have the honor, herewith, to communicate a report showing the situation of the principal bank, and each branch district, on the 30th day of November, 1831, inclusive. The notes under discount amount to the sum of \$ 611,242 80; notes in suit to \$ 205,329 56; real estate to \$ 57,860 52—making an aggregate sum of \$ 874,432 88. The interest received on notes renewed and paid off during the fiscal year, which has just expired, amounts to the sum of \$ 39,771 87; and the expenses for the same period, to the sum of \$ 15,838 45—leaving a net profit of \$ 23,933 42, which will be passed to the credit of the Treasurer during the present month.

It will be seen that the Treasurer is indebted to the bank for overdrafts, \$ 128,060 67, which includes the sum of \$ 28,685 41 in *specie*, paid upon his checks in favor of the Rockcastle bridge and the turnpike road between Maysville and Louisville; leaving a balance of \$ 15,067 09 in *specie*, which has been applied to the payment, and in full discharge of the balance

due on two judgments obtained against the bank in the Federal Court of Kentucky. The two latter items, making the sum of \$44,752 50 in specie, the amount received from the bank of Kentucky upon distributions of stock held by the State in that institution.

In my last report to the Legislature, the bad and doubtful debts upon notes due the bank was estimated at \$133,042 33, which has since been reduced something under that amount.

The probable losses at the branches, on account of defalcations, robberies, &c., will, however, make an entire loss to the bank of more than \$210,000, as will appear by reference to the annexed table.

From a careful examination into the situation of these debts, it has been ascertained that a number of the parties (entirely solvent and good) have removed into other States. In all such cases, copies of the records and judgments have been obtained, and the necessary steps taken to put them in a train for collection.

A partial settlement has been made with the late cashier of the Harrodsburg Branch, so far as to reduce the deficit there to the sum of \$14,849 42, which amount the cashier claims to have been in the vault at the time of the robbery. A suit has been instituted upon his official bond, and is still pending.

An arrangement has been entered into with a part of the securities of the late cashier of the Bowlinggreen Branch, by which the sum of \$4,000 has been secured to the bank, and the balance may (from the situation of the parties) be considered of little value.

After two efforts to obtain a judgment against the cashier and securities of the Louisville Branch, both of which were unavailing in consequence of the disagreement of the juries, Mr. Payne then offered to pay \$1,060, upon condition that his official bond should be cancelled, and the pleadings in the case withdrawn. Believing it doubtful whether a verdict could ever be had, and having first obtained the advice of the counsel on both sides, the board of directors accepted the proposition. Of course nothing more will be realized out of the amount charged to profit and loss in the accounts of that branch.

In relation to the balance due from the late cashier of the Lexington branch, circumstances, not within the control of either of the parties, have prevented its final liquidation. Suit has been commenced, but suspended on a satisfactory assurance of immediate settlement and payment.

Believing it to be the interest of the bank to dispose of the real estate as fast as possible, and whilst the board of directors had it in their power to sell on liberal credits, no opportunity has been omitted of selling, when the sacrifice was not considered too great, especially of such property as was in the nature of things likely to become less valuable.

In the discharge of the important duties confided to them, the President and Directors have endeavored to observe such a course of conduct in the the management of the bank, as ordinarily governs a prudent man in the transaction of business in which he is personally interested. The great objects in view, first, the ultimate security of the debts; and, secondly, to wind up the concern in such a way as shall be least calculated to produce a reaction upon the community. Actuated by such feelings, with a proper sense of their high responsibility, and a just regard for the interests of the State, when the payment of debts have been resisted with all the ingenuity and zeal which the talents and learning of counsel could invent, backed by

strong and powerful combinations, setting up pleas of payment, *non est factum*, the constitutionality of the bank, &c. &c., the board of directors have felt themselves imperiously called upon to retain such counsel as should be able successfully to meet the multifarious and embarrassing questions of this kind that have arisen in this way, as well as in the discharge of debts contracted by the branches before their withdrawal, for attorney's, clerk's, and sheriff's fees, the expenses have been augmented greatly beyond what they otherwise would have been. Although it is not anticipated that a reduction in the expenses corresponding with the profits, can be effected, yet the attention of the board has been directed to that subject, and a commencement made which will be continued as the true interests of the institution may dictate.

In obedience to a resolution of the General Assembly, approved 15th January, 1831, the President and Directors did, on the 4th day of February last, in the presence of the Secretary of State, (the Governor being absent,) the Auditor, and Treasurer, cancel and burn \$150,000 of the notes of this institution, leaving the amount of bills issued at \$350,000; \$127,971 93 of which is now in the vaults of the bank

Should it be the pleasure of the Legislature to order more of the paper to be burnt, I would respectfully suggest, as a means of greater security, that it should be done from time to time as it accumulates, reserving only a sufficient sum for business purposes.

I am, sir, with due regard,

Your obedient servant,

H. WINGATE, *President.*

HON. JOHN BREATHITT, *Speaker of the Senate.*

<i>Situation of the Bowlinggreen Branch District on the 30th November, 1831.</i>			Cr.
To amount due principal bank	-	By am't due from A. Morehead, late cashier	\$15,203 23
" amount of discounts since 30th Nov. last	-	" am't of notes under discount	\$69,598 74
" amount due individual depositors	-	" am't of notes in suit	50,012 43
" amount due literary fund	-	" am't of general expenses since 30th Nov. last	119,521 17
		" am't of real estate	1,174 65
		" am't of profit and loss	18,210 32
			785 54
			<u>\$154,894 91</u>

<i>Situation of the Princeton Branch District on the 30th November, 1831.</i>			Cr.
To amount due principal bank	-	By amount of real estate	\$2,762 80
" amount due individual depositors	-	" amount of notes under discount	\$27,030 31
" amount of discounts since 30th Nov. last	-	" amount of notes in suit	4,760 00
" amount due literary fund	-	" am't of general expenses since 30th Nov. last	31,790 31
" amount due R. Rowland, late cashier	-		767 53
" amount of profit and loss	-		32 75
			<u>\$35,320 64</u>

REPORT—Continued.

Dr.	<i>Situation of the Flemingsburg Branch District on the 30th November, 1831.</i>		Cr.
To amount due literary fund	\$10,173 59	By am't of general expenses since 30th Nov. last	\$550 01
“ amount due individual depositors	53 09	“ am't of notes under discount	\$2,722 00
“ amount of discounts since 30th Nov. last	526 62	“ am't of notes in suit	2,817 24—5,539 24
		“ am't due from principal bank	4,443 20
		“ am't of profit and loss	220 85
	<u>\$10,753 30</u>		<u>\$10,753 30</u>

Dr.	<i>Situation of the Louisville Branch District on the 30th November, 1831.</i>		Cr.
To amount due individual depositors	\$3,059 70	By am't of real estate	\$17,807 60
“ amount due principal bank	90,537 15	“ am't of profit and loss	25,284 08
“ amount of discounts since 30th Nov. last	6,293 35	“ am't of notes under discount	\$61,886
“ amount due literary fund	17,510 98	“ am't of notes in suit	11,711 64—73,597 64
“ general expenses	64 06	“ am't due from T. W. Riley, attorney	690 47
		“ am't due fr. Wm. Field, Sh'rf Jefferson Co'y	65 45
	<u>\$117,445 24</u>		<u>\$117,445 24</u>

Situation of the Lexington Branch District on the 30th November, 1831.

Dr.					Cr.
To amount due literary fund	-	-	By am't of general expenses since 30th Nov. last	\$ 812	16
" am't of discounts since 30th Nov. last	-	-	" am't of notes under discount	\$ 96,982	
" am't due individual depositors	-	-	" am't of notes in suit	10,093	26—47,075
" am't due principal bank	-	-	" am't due from D. Bradford, late cashier	1,661	51
			" am't due from C. Humphreys, attorney	47	50
				\$ 49,596	43

Situation of the Somerset Branch District on the 30th November, 1831.

Dr.					Cr.
To amount due principal bank	-	-	By am't due from E. Smith, attorney	\$ 23	40
" amount due literary fund	-	-	" am't of notes under discount	\$ 21,319	73
" amount due E. C. Ferris, late cashier	-	-	" am't of notes in suit	15,018	33—36,368
" amount of discounts since 30th Nov. last	-	-	" am't of general expenses since 30th Nov. last	1,192	56
" amount due individual depositors	-	-			
				\$ 37,584	02

REPORT—Continued.

<i>Situation of the Winchester Branch District on the 30th November, 1831.</i>		Cr.
Dr.		
To amount due principal bank	\$ 15,516 28	
“ amount due individual depositors	100 93	\$ 3,974 22
“ amount of discounts since 30th Nov. last	1,032 44	194 39
“ amount due literary fund	16,117 91	765 08
		\$ 12,693 26
		15,140 61—27,833 87
	\$ 32,767 56	\$ 32,767 56

<i>Situation of the Hartford Branch District on the 30th November, 1831.</i>		Cr.
Dr.		
To amount of discounts since 30th Nov. last	\$ 1,918 23	
“ amount due principal bank	52,196 62	\$ 612 38
“ amount due individual depositors	169 18	\$ 53,252 53
“ amount due literary fund	6,182 14	5,958 82—59,211 35
		642 54
	\$ 60,466 27	\$ 60,466 27

<i>Situation of the Falmouth Branch District on the 30th November, 1831</i>		Cr.
Dr.		
To amount due principal bank	\$ 10,952 99	
“ amount of discounts since 30th Nov. last	1,409 30	\$ 1,808
“ amount due individual depositors	970 09	\$ 13,235
“ amount due literary fund	8,656 74	6,171—19,406
		570 12
		5
	\$ 21,789 12	\$ 21,789 12

To amount due literary fund	-	\$ 4,288 23	By am't due from E. Stockton, late cashier	\$ 1,701 26
" amount due principal bank	-	41,104 25	" am't of general expenses since 30th Nov. last	1,517 69
" amount due individual depositors	-	5,482 22	" am't of notes under discount	\$ 35,293 99
" amount of discounts since 30th Nov. last	-	1,664 83	" am't of notes under suit	13,790 59
			" am't of real estate	- 236
		<u>\$ 52,539 53</u>		<u>\$ 52,539 53</u>

A Statement showing the probable loss to the Bank of the Commonwealth of Kentucky, viz.

Principal bank	-	\$ 6,477 35	Amount brought forward	\$ 131,153
Bowlinggreen District	-	67,131 84	Estimated loss on real estate	15,762
Flemingsburgh District	-	1,966 66	A. Morehead, late cashier at Bowlinggreen	15,203 23
Falmouth	-	1,652	Balance of profit and loss in said branch against bank	785 54
Greensburgh	-	7,932 14	Do Flemingsburgh do	220 85
Hartford	-	514	Do Winchester do	194 39
Harrodsburgh	-	23,579 53	Do Greensburgh do	277 76
Louisville	-	4,213	Independent banks, and individual tickets, Har-	
Lexington	-	1,479 62	rodsburgh District	2,887 57
Mountsterling	-	4,101 32	Profit and loss, Harrodsburgh District	157 43
Princeton	-	4,734	B. F. Pleasants, late cashier, do	14,849 42
Somerset	-	2,033 48	Profit and loss at Louisville, including robbery	25,284 08
Winchester,	-	5,338 06	T. W. Riley, attorney, for money collected	690 47
			Profit and loss at principal bank	2,993 94
		<u>\$ 131,153 00</u>		<u>\$ 210,459 65</u>

REPORT—Continued.

RECAPITULATION.

<i>Situation of the principal Bank of the Commonwealth of Kentucky, including the Branch Districts, on the 30th November, 1831.</i>		Dr.	Cr.
To amount due individual depositors	\$ 40,011 81		
“ amount of discounts since 30th Nov. last	39,771 87		
“ amount of notes payable	350,000		
“ amount of stock paid in	632,063 63		
“ amount due literary fund	140,917 44		
“ amount due other banks	637,931 91		
“ amount due E. C. Ferris, late cashier	28 98		
“ amount due W. D. Barret, late cashier	43 18		
“ amount due R. Rowland, late cashier	4		
By am't of notes under discount,	\$611,242 80		
“ am't of notes in suit,	205,329 56		
“ am't of real estate	-		
“ am't of general expenses since 30th Nov. last,	57,860 52		
“ am't due from other banks,	15,838 45		
“ am't of profit and loss,	620,012 47		
“ am't due fr. G. B. Knight, att'y,	29,918 99		
“ am't due from E. Smith, att'y,	2,548 34		
“ am't due from T. W. Riley, att'y,	23 40		
“ am't due from C. Humphreys, att'y,	690 47		
“ am't due from O. G. Waggener, late cashier,	47 50		
“ am't due fr. E. Stockton, late cash.,	3,309 71		
“ am't due from B. F. Pleasants, late cashier,	- 200		
“ am't due from A. Morehead, late cashier,	1,701 26		
“ am't due fr. D. Bradford, late cash.,	14,849 42		
“ am't due from A. Waggener's administrators,	15,203 23		
“ am't individual tickets (Harrodsburg Branch.)	1,661 51		
“ am't due from W. Field, sh'ff of Jefferson C'y,	128,060 67		
“ am't cash on hand,	162 10		
	708 63		
	65 45		
	134,648 05		
	\$1,840,772 82		
	EDMUND H. TAYLOR, Cashier.		
	December 6, 1831.		

*Report of the President of the Bank of Kentucky.*BANK OF KENTUCKY, *December 1, 1831.*

SIR: It has heretofore been our practice to close the books of this institution on the 10th instant, for the purpose of making an annual report to the Legislature; but as that body has been convened at an earlier period than usual, and as it has been intimated to me that it may be necessary, in the course of legislation, to have a report at as early a period as practicable, I have now the honor of enclosing, herewith, a general statement, showing the condition of the institution on this day, inclusive.

The entire amount of capital stock now held in the institution, (exclusive of the residuary interest,) is \$283,580; of which the State of Kentucky is the owner of 5,967 shares, amounting nominally to \$149,175; and corporate and individual stockholders own 5,383 shares, amounting nominally to \$134,405, by which it will be seen that the State owns 584 shares, amounting to \$14,100 of the complete stock—more than all the individual and corporate stockholders collectively.

By a comparison of the present with the last annual report, it will be seen that, since that period, the institution has redeemed of its capital stock 31 shares, amounting to \$190; and, by means of negotiations and compromises with individuals for bad debts, and in part by the sale of real estate, effected a redemption of 2,135 shares of the residuary interest, of one-fifth on each share, amounting nominally to \$42,700; leaving of that stock unredeemed, in the hands of individuals, 7,856 shares, amounting nominally to the sum of \$160,700.

Since my last annual report, the President and directors have made two distributions of the capital stock of \$5 on each share, and have paid to the treasurer \$29,835 in silver, and a like amount in notes of the Bank of the Commonwealth and its branches, which, when added to the previous distributions made and paid over, is 75 per cent., or \$75 on each share, leaving 5 per cent., or \$5 on each share remaining to be paid to the State, and those individuals who have not surrendered their stock, and when paid, will place all the stockholders in the institution on an equality in relation to the *amount* they shall have received. This desirable object, it is confidently believed by the President and directors, can, with proper exertions, be effected by the first April next.

The “current profits” of the institution, since the first day of January last, amount to \$14,834 26, and the “current expenses” for the same period, to \$6,105 60, which, deducted from the “current profits,” leaves a net gain of clear profit of \$8,728 66; which will, at the end of the year, together with that which may accumulate in the interim, be carried to the general account of surplus profits. It will be seen by a comparison of the present with the last report, that but a small reduction has been effected in the “current expenses” of the institution. Nor can I perceive any source from which to expect a further reduction to any considerable extent, except in discontinuing two of the agencies, and, consequently, two of the agents now attached to the institution. This will be done as soon as those two agents shall have completed their present tour of collections, and settled their accounts at this office.

The real estate owned by the institution, and disposed of within the current year, amounts to the sum of \$55,306 64, the whole of which was, by express stipulation, paid or made payable in stock of the institution, or gold

or silver, within the current year. Notes of the corporation made payable to bearer, *which were then in circulation*, amounting to the sum of \$1,083 25, on y, have been redeemed at this office by payment in silver, and were subsequently cancelled and burnt in the presence of the auditor and treasurer of this State, which reduces the amount now in circulation to \$32,571 14. This fact is conclusive to my mind that our gain by the loss and destruction of the notes of the corporation will exceed the estimate heretofore made.

It sometimes happens that debtors to the institution, from whom nothing can be made by execution, are the owners of more or less of its joint stock, which cannot be reached but by a bill in chancery, the expenses of which would, in many instances, equal or exceed the amount in contest. It not unfrequently happens with debtors thus situated, to sell their stock to individuals for money; which stock, by an ordinance of the President and directors, should remain as some indemnity to the institution for those debts. Whether the bank has a lien on the stock in such cases, or precedence over other creditors or purchasers, has never been *directly* decided in relation to this institution. But the same question has been decided in the case of *Dana vs. Brown*, 1st J. J. Marshall's Reports, page 304. It is therefore respectfully submitted to the consideration of the Legislature, whether it is not just and proper to give the bank a lien on all such stock where there are no other resources of procuring payment.

At the last session of the Legislature, a resolution was passed by the Senate, requesting "the President and directors to make out, by the next session of the Legislature, an expose of the surplus profits and losses of the bank, in conformity to the principles of this report." In compliance with which the labor has been commenced, and the work is progressing as rapidly as the limited means within the control of the institution will permit, consistent with the ordinary or current business of the day.

Its completion, however, cannot be anticipated within the time prescribed by the resolution, nor can it be material as regards legislation on the subject, because another session of the Legislature must intervene before the institution will be in a condition to make a distribution subsequent to that alluded to in a previous part of this communication.

The period fixed by law for finally closing the concerns of this institution, is not now distant, and it must be a desirable object with the Legislature and individual stockholders, as it is with the officers of the bank, that it should be effected with as little delay as practicable. All good debts due the institution, whether for original accommodation or for the purchase of real estate, will be collected before the expiration of the time limited by law for closing the concern of the bank; but to collect all the *doubtful* and *bad* debts will be impracticable. The period, too, will soon arrive, when the profits of the institution will not defray its expenses. Can it be wise policy, then, to prolong the existence of an institution with a set of officers running over the country in search of insolvent debtors, and perhaps not collecting as much money in the course of the year as will pay their salaries?

The President and directors are using every effort in their power to make compromises with the individual debtors to the institution, from whom nothing can be made by execution; but they doubt their authority to sell and transfer those debts to third parties. It is therefore respectfully submitted to the consideration of the Legislature, whether authority should not be given the President and directors, at their discretion, to dispose of such debts at public auction or otherwise, at such time and place, and in such manner as

they may deem best for the interest of the institution, and to give to the purchaser, as assignee, all the rights which the institution had in the prosecution of its claim. If this course is adopted, the state and individual stockholders will soon realize the remaining interests they respectively hold in the institution, and the Bank of Kentucky will exist no longer.

I have the honor to be, respectfully,
P. DUDLEY, *President.*

The Hon. JOHN J. CRITTENDEN,
Speaker of the H. R.

Statement of the situation of the Bank of Kentucky, November 30, 1831.

Due to other banks	-	-	-	-	-	\$ 11 88
Notes issued	-	-	-	-	-	32,571 14
Surplus profits	-	-	-	-	-	290,516 06
Current profits	-	-	-	-	-	14,834 26
Stock	-	-	-	-	-	283,580 00
Do. (residuary)	-	-	-	-	-	156,000 00
Due to individuals	-	-	-	-	-	81,904 42
						\$ 859,417 76
Current expenses	-	-	-	-	-	\$ 6,105 60
Due from other banks	-	-	-	-	-	27,079 08
Real estate	-	-	-	-	-	242,459 64
Due from individuals	-	-	-	-	-	540,567 17
Defalcation at branches	-	-	-	-	-	21,333 90
<i>Cash on hand—</i>						
Silver	-	-	-	-	\$ 2,941 54	
Notes of specie banks	-	-	-	-	13,163 00	
Do. Bank of the Commonwealth	-	-	-	-	5,558 74	
Do. uncurrent banks	-	-	-	-	206 00	
Do. Bank Kentucky	-	-	-	-	3 00	
						21,872 28
						\$ 859,417 76

Attest:

H. BLANTON, *Clerk.*

EXECUTIVE OFFICE,

Columbus, 19th December, 1832.

SIR: My predecessor handed to me your circular of July last, enclosing a resolution of the House of Representatives in Congress, dated 10th July, 1832, requesting certain information relative to our State banks.

I enclosed the circular, together with the resolution, to the Auditor of State, and have received his answer, giving all the information he possessed on the subject of inquiry, which I herewith transmit to you.

Very respectfully,

I am, your obedient servant,

ROBERT LUCAS.

To the honorable LOUIS McLANE,
Secretary of the Treasury U. S.

AUDITOR OF STATE'S OFFICE, OHIO,
Columbus, December, 1832.

SIR: Yours of the 10th instant was received, enclosing a resolution of the House of Representatives in Congress, dated the 10th July last, "requesting the Secretary of the Treasury to lay before said House, at the next and each successive sessions of Congress, copies of such statements or returns, showing the capital, circulation, discounts, specie, deposits, and conditions of the different State banks and banking companies, as may have been communicated to the Legislatures, Governors, or other officers of the several States, within the year, and made public; and where such statements cannot be obtained, such other authentic information as will best supply the deficiency," with a request, that if any documents were in this office to enable me to give the desired information, I would communicate them to you as soon as my circumstances would permit.

In compliance with such requisition, I have the pleasure to enclose copies of two reports, one from the Commercial Bank of Cincinnati, and the other from the Bank of Geauga, relative to the condition of said bank at the dates of the reports, embracing about all the information called for by the said resolution.

All other banks of the State are only required to report to the Auditor of State the amount of the dividend declared semi-annually; on which, five per cent. is set apart to the State as a tax thereon.

Very respectfully,

R. OSBORN, *Auditor of State.*

His excellency ROBERT LUCAS,
Governor of Ohio.

Statement of the Bank of Geauga.

Stock ordered to be paid	-	-	-	\$ 45,000
Less the amount of two instalments, (deducting the dividend on the amount paid in,) on 80 shares, on which stock the instalments have been charged to the holder	-	-	-	1,388
Actually paid in	-	-	-	43,612
Gold and silver in the vault	-	-	-	21,213 38
Deposites	-	-	-	5,124 06
Bills and redeemable funds of other banks	-	-	-	24,559 46
Debts due this bank	-	-	-	115,587 28
Bills in circulation	-	-	-	111,737

BANK OF GEAUGA,

Painesville, 27th November, 1832.

We, Charles C. Paine and Edward Bronson, do solemnly swear that the above is a true and correct statement of the affairs of this bank, as required of us by the 16th section of the act entitled "An act to incorporate the stockholders of the Bank of Geauga."

CHARLES C. PAINE, *President.*EDWARD BRONSON, *Cashier.*

Personally appeared before me, Charles C. Paine and Edward Bronson, who severally made oath to the truth of the above statement, as subscribed by them, 27th November, 1832

[L. S.]

A true copy:

A. J. VAN BOSKERCK, *Notary Public.*R. OSBORN, *Auditor of State.*

EXECUTIVE OFFICE,

Raleigh, N. C., September 1, 1832.

SIR: In reply to your letter of 12th July last, I have to observe, that, in North Carolina, there are only three banks: State Bank capital \$1,600,000.

Newbern Bank, } Capital \$800,000 each.
Cape Fear Bank, }

Their charters all expire 1st January, 1835. They are allowed three years to wind up their business, but not to loan.

I enclose you the last returns made to the Legislature.

I am, sir, with great respect,

Your obedient servant,

M. STOKES.

The Hon. LOUIS McLANE,

Secretary of the Treasury.

STATEMENTS of the Affairs of the Banks received at the Treasury Department of North Carolina, since the date of the Annual Report of the Public Treasurer.

An Exhibit showing the situation of the State Bank of North Carolina, 22d November, 1831.

Specie,	-	\$65,668 84	Capital stock,	-	\$1,598,775
Notes of other banks, and bills of exchange,	-	143,052 20	Notes in circulation	-	784,957
Due from other banks,	-	379,348 27	Due to other banks,	-	1,002 25
			Profits reserved to cover bad debts, losses on real estate, &c., and out of which the present dividend of two per cent. is payable,	-	
Bank stock taken for debt,	-		Due to deposits and dividends unpaid,	-	
Due from State of North Carolina,	-				163,504 76
Due from individuals by notes discounted,	-				227,633 75
Real estate,	-				
Internal bills and checks,	-				
					\$2,775,872 76

TO WM. S. MHOON, Esq., Pub. Treas. of North Carolina.

CHARLES DEWEY, *Cashier*

State of the affairs of the Bank of Newbern, 30th of November, 1831.

Ability to pay.	Am't deemed good.	What the bank owes.
Amount of bills receivable,	\$782,746	Capital stock of the bank,
Amount of real estate,	36,000	Due to depositors,
Individual debt unsettled,	20,000	Due to foreign banks,
Foreign banks and bills of exchange,	53,324	Due to dividends,
Specie and United States' notes,	25,884	Due to notes in circulation
Balance, loss,	213,944	
	1,131,898	(Amount of profit and loss, net, is \$102,801.)
		\$734,600
		74,939
		107,098
		1,000
		214,261
		\$1,131,898

BANK OF NEWBORN, December 13. 1831.

WM. S. MBOOK, Esq., *Public Treasurer.*

Six: The above exhibit represents only such debts as are deemed to be good. The real estate is estimated, by valuation, and not its cost; and no allowance is made for loss on notes in circulation.

With great respect, your obedient servant,

JOHN W. GUION, *Cashier.*

STATEMENT—Continued.

State of the Bank at Cape Fear, on Wednesday morning, the 30th November, 1831.

Capital stock	-	-	\$596,100	Specie and notes of Bank	-	\$40,642
Notes of this bank in circulation	-	-	315,298	Deposites in foreign banks	-	259,226
Deposites	-	-	114,062	Due by banks in North Carolina	-	1,659
Dividends unpaid	-	-	2,630	Notes of other banks on hand	-	59,973
Profit and loss	-	-	77,037	Real estate	-	77,063
Profit and loss by transactions in stock of this bank	-	-	26,707	Bills of exchange in suit	-	25,909
				Debt, (notes discounted, judgments, &c.)	-	667,362
			\$1,131,834			1,131,834

WM. S. MAHOON, Esq., *Public Treasurer.*

I forward you, above, a general statement of the affairs of this bank to the 30th ultimo.

Very respectfully, your obedient servant,

JOHN HILL, *Cashier.*

BANK OF CAPE FEAR, December 17, 1831.

EXECUTIVE DEPARTMENT, GEORGIA,

Milledgeville, 27th July, 1832.

SIR: I have the honor to acknowledge the receipt of your communication of the 12th instant, accompanied by the resolution of the House of Representatives of the United States of the 10th instant.

It will afford me pleasure, as far as I may be possessed of the means, in due time to furnish you with the information sought in regard to the condition of the banks of this State. The annual reports which the banks of this State are required, by law, to make to this department, will be made, for the present year, in the month of October next; after which you may expect to receive the information sought.

It is presumed that the latest information previous to the meeting of the next session of Congress, will afford you the most appropriate means to comply with the object of the resolution.

Respectfully,

Your obedient servant,

WILSON LUMPKIN.

Hon. LOUIS McLANE,

Secretary of the Treasury.

CONGRESS OF THE UNITED STATES,

In the House of Representatives, July 10, 1832.

Resolved, That the Secretary of the Treasury be directed to lay before this House, at the next and each successive session of Congress, copies of such statements or returns, showing the capital, circulation, discounts, specie, deposits, and condition, of the different State banks and banking companies as may have been communicated to the Legislatures, Governors, or other officers of the several States, within the year, and made public: and where such statements cannot be obtained, such other authentic information as will best supply the deficiency.

Attest:

M. ST. CLAIR CLARKE,

Clerk Ho. Reps. U. S.

Governor Noble presents his respects to the honorable Mr. McLane, and informs the Secretary that there is no State Bank in Indiana.

LITTLE ROCK, October 3, 1832.

SIR: I have the honor to acknowledge the receipt of your letter on the subject of the capital, discounts, specie, deposits, and condition, of the different banks and banking companies within the Territory of Arkansas, and, in reply, I have to inform you that there is not a single bank or banking company of any kind in this Territory.

I have the honor to be,

Most respectfully,

Your obedient servant,

W. S. FULTON.

The Honorable LOUIS McLANE,

*Secretary of the Treasury of the**United States. Washington city.*

